

Exhibit PX-1518

DECHERT LLP

Glenn E. Siegel
 Craig P. Druehl
 James O. Moore
 1095 Avenue of the Americas
 New York, New York 10036-6797
 Telephone: (212) 698-3500
 Facsimile: (212) 698-3599

*Counsel to The Bank of New York Mellon and
 The Bank of New York Mellon Trust Company,
 N.A., as Trustee of Certain Mortgage-Backed
 Securities Trusts*

**UNITED STATES BANKRUPTCY COURT
 SOUTHERN DISTRICT OF NEW YORK**

In re:)	
)	Case No. 12-12020 (MG)
RESIDENTIAL CAPITAL, LLC, et al.,)	
)	Chapter 11
Debtors.)	
)	Jointly Administered

DECLARATION OF ROBERT H. MAJOR

TO THE HONORABLE MARTIN GLENN
 UNITED STATES BANKRUPTCY JUDGE

I, Robert H. Major, hereby declare, pursuant to 28 U.S.C. § 1746, that the following is true and correct to the best of my knowledge, information and belief:

1. I am employed by The Bank of New York Mellon Trust Company, N.A. (“**BNY Mellon Trust Company**”) and am authorized to conduct certain activities on behalf of The Bank of New York Mellon, including the authorization to make this Declaration on behalf of both BNY Mellon Trust Company and The Bank of New York Mellon (collectively, “**BNY Mellon**”). My current title at BNY Mellon Trust Company is Vice President. Unless otherwise indicated, I have personal knowledge of the facts set forth herein, except as to certain matters that I believe

to be true based on (i) information provided by Duff & Phelps, LLC ("**Duff & Phelps**"), (ii) information about positions of parties in these Chapter 11 cases contained in pleadings that I reviewed, or reported to me by counsel, or learned during my participation in the Plan Mediation (defined below) and (iii) my review of business records of BNY Mellon.

2. I have been employed by BNY Mellon Trust Company in this capacity since 2006. My responsibilities as Vice President include the administration of defaulted and distressed structured finance transactions for which BNY Mellon acts as trustee, including, among other things, consulting with counsel, declaring events of default, sending notices of default and other significant events, communicating with transaction parties and investors, and, in connection with the foregoing and in consultation with investors, exercising remedies.

3. This Declaration is submitted in support of the (a) *Joinder of Certain RMBS Trustees to Debtors' Motion for an Order Under Bankruptcy Code Sections 105(a) and 363(b) Authorizing the Debtors to Enter Into and Perform Under a Plan Support Agreement with Ally Financial Inc., the Creditors Committee and Certain Consenting Claimants* filed contemporaneously herewith (the "**Joinder**") and (b) *Debtors' Motion for an Order Under Bankruptcy Code Sections 105(a) and 363(b) Authorizing the Debtors to Enter Into and Perform Under a Plan Support Agreement with Ally Financial Inc., the Creditors Committee and Certain Consenting Claimants* [ECF No. 3814] (the "**Plan Support Agreement Motion**"), filed on May 23, 2013.¹

¹ On May 14, 2012 (the "**Petition Date**", Residential Capital, LLC, and certain of its direct and indirect subsidiaries (collectively, "**ResCap**" or the "**Debtors**") filed voluntary petitions under Chapter 11 of the United States Bankruptcy Code in the United States Bankruptcy Court for the Southern District of New York (the "**Bankruptcy Court**") (collectively, the "**Chapter 11 Cases**"). The Chapter 11 Cases are being jointly administered under the caption In re Residential Capital, LLC, Case No. 12-12020 (MG).

4. On May 13, 2013, the Debtors, Ally Financial Inc. (“**AFI**”), the Official Committee of Unsecured Creditors (the “**Committee**”), and the Consenting Claimants,² including BNY Mellon, as Trustee, entered into the Plan Support Agreement [ECF No. 3814, Ex. 3], pursuant to which they agreed to the terms of a proposed consensual Chapter 11 plan of reorganization (the “**Plan**”) and resolution of all claims and disputes between them as set forth in the Plan Term Sheet (the “**Plan Term Sheet**”) and the Supplemental Term Sheet (the “**Supplemental Term Sheet**,” together with the Plan Term Sheet, the “**Term Sheets**”) attached respectively as Exhibits A and B to the Plan Support Agreement.³

5. Among the claims and disputes resolved in the proposed Plan is a settlement (the “**RMBS Settlement**”), which provides for the allowance, priority, allocation and treatment of the claims of certain residential mortgage backed securitization trusts (the “**RMBS Trusts**”) against the Debtors including (a) claims of the RMBS Trusts arising from Origination-Related

² The “**Consenting Claimants**” include AIG Asset Management (U.S.) LLC, as investment advisor for certain affiliated entities that have filed proofs of claim in the Debtors’ chapter 11 cases; Allstate Insurance Company and its subsidiaries and affiliates; Deutsche Bank National Trust Company and Deutsche Bank Trust Company Americas, each solely in its capacity as trustee, indenture trustee, securities administrator, co-administrator, paying agent, grantor trustee, custodian and/or similar agency capacities in respect of certain of the RMBS Trusts (together, “**Deutsche Bank**”); Financial Guaranty Insurance Corporation (“**FGIC**”); HSBC Bank USA, N.A., solely in its capacity as trustee in respect of certain of the RMBS Trusts (“**HSBC**”); the Kessler Class Claimants; Law Debenture Trust Company of New York, solely in its capacity as separate trustee in respect of certain of the RMBS Trusts (“**Law Debenture**”); Massachusetts Mutual Life Insurance Company and its subsidiaries and affiliates; MBIA Insurance Corporation and its subsidiaries and affiliates (“**MBIA**”); certain funds and accounts managed by Paulson & Co. Inc.; Prudential Insurance Company of America and its subsidiaries and affiliates; the Steering Committee Consenting Claimants; certain holders of the Senior Unsecured Notes issued by ResCap; The Bank of New York Mellon and The Bank of New York Mellon Trust Company, N.A., each solely in its capacity as trustee, indenture trustee, securities administrator, co-administrator, paying agent, grantor trustee, master servicer, custodian and/or similar agency capacities in respect of certain of the RMBS Trusts; the Talcott Franklin Consenting Claimants; U.S. Bank National Association, solely in its capacity as trustee, indenture trustee, securities administrator, co-administrator, paying agent, grantor trustee, custodian and/or similar agency capacities in respect of certain of the RMBS Trusts (“**U.S. Bank**”); Wells Fargo Bank, N.A., solely in its capacity as trustee, indenture trustee, securities administrator, co-administrator, paying agent, grantor trustee, custodian and/or similar agency capacities in respect of certain of the RMBS Trusts (“**Wells Fargo**”); and Wilmington Trust, National Association, not individually, but solely in its capacity as Indenture Trustee for the Senior Unsecured Notes issued by ResCap.

³ Defined terms used herein without definitions have the meanings ascribed to them in the Plan Support Agreement Motion or the Joinder, as applicable.

Provisions⁴ (the “**Repurchase Claims**”) and (b) claims of the RMBS Trusts unrelated to Origination-Related Provisions (the “**Servicing Claims**,” together with the Repurchase claims, the “**RMBS Trust Claims**”).⁵

I. Relevant Background

A. BNY Mellon’s Role as Trustee

6. BNY Mellon serves as trustee, indenture trustee, securities administrator, co-administrator, paying agent, grantor trustee, custodian and/or other similar agencies (in any such capacity, the “**Trustee**”) in respect of certain residential mortgage backed securities trusts, whole loan servicing agreements, net interest margin trusts, other trusts, and similar arrangements listed on Exhibit A hereto (collectively, the “**BNY Mellon RMBS Trusts**”). This Declaration is made solely with respect to BNY Mellon’s role as Trustee.⁶

7. The BNY Mellon RMBS Trusts are governed by one or more pooling and servicing agreements, highly integrated sets of “servicing agreements,” mortgage loan purchase agreements, deposit trust agreements, trust agreements, indentures, asset sale agreements, depositor sale agreements, administration agreements, yield maintenance agreements and other ancillary transaction documents (collectively, the “**Transaction Documents**”). Pursuant to the Transaction Documents, one or more of the Debtors has obligations in various capacities, including as originator, seller, sponsor, depositor and similar capacities (together, “**Seller**”),

⁴ “**Origination-Related Provisions**” shall have the meaning ascribed in the *Revised Joint Omnibus Scheduling Order and Provisions for Other Relief Regarding (I) Debtors’ Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Trust Agreements, (II) The RMBS Trustees’ Limited Objection to the Sale Motion* [ECF No. 945] (the “**First Scheduling Order**”).

⁵ Servicing Claims include claims that arise under the Transaction Documents that are executory contracts that (i) were assumed and assigned in connection with the sale of the Debtors’ servicing assets (“**Cure Claims**”), and (ii) were not assumed and assigned during the Chapter 11 Cases and the Debtors’ role thereunder was terminated prior to or during the Chapter 11 Cases (“**Other Servicing Claims**”).

⁶ BNY Mellon, together with Deutsche Bank Trust Company Americas and U.S. Bank, as Trustee, is also a member of the Committee.

and/or as servicer, subservicer, master servicer, back-up servicer, HELOC servicer, administrator, co-administrator, and similar capacities (collectively, “**Servicer**”).

8. In the appropriate capacity or capacities as provided for in the Transaction Documents, BNY Mellon has the authority to enforce claims against the Seller and Servicer in respect of the BNY Mellon RMBS Trusts and to vote such claims in connection with a plan of reorganization.

9. The claims of the BNY Mellon RMBS Trusts fall into two broad categories: (i) the Repurchase Claims, which arise from the conduct of the Debtors as Seller, and which include, but are not limited to, claims arising from the right to demand the repurchase of loans based on breaches of representations and warranties under the Transaction Documents with respect to such loans; and (ii) the Servicing Claims, which arise from the conduct of the Debtors as Servicer under each pooling and servicing agreement (or similar agreement).

10. On or about March 1, 2013, BNY Mellon, as Trustee,⁷ filed Proofs of Claim Nos. 6760, 6764, 6759, 6777, 6761, 6763, 6767, 6762, 6765, 6768, 6774, 6772, 6766, 6769, 6758, 6773, 6775 and 6776 (collectively, the “**Proofs of Claim**”) against each applicable Debtor asserting, among other things: (a) the Servicing Claims; (b) the Repurchase Claims; (c) claims for indemnification under the Transaction Documents; and (d) claims for fraud and/or negligent misrepresentation arising from the conduct of the Debtors acting as Seller under the Transaction Documents.⁸

⁷ The RMBS Trust Claims were asserted by BNY Mellon in the appropriate capacity or capacities as provided for in the Transaction Documents.

⁸ Pursuant to the *Stipulation and Order Permitting Certain Parties to File Proofs of Claim After the Bar Date* dated November 6, 2012 [ECF No. 2095] (the “**Claims Stipulation**”), the Debtors and the RMBS Trustees agreed that all claims of each RMBS Trustee on behalf of itself and on behalf of the applicable RMBS Trusts and/or their beneficiaries could be asserted by each of the RMBS Trustees in a single proof of claim. Pursuant to the Claims Stipulation, each RMBS Trustee’s single proof of claim would constitute the filing of proofs of claim in each of the applicable Debtors’ cases so long as each proof of claim set forth against each specific Debtor, on a trust-by-trust basis, the amount of such claim (and/or whether the claim is contingent and/or

11. On April 16, 2013, BNY Mellon filed a Notice of Cure Claim of the Bank of New York Mellon Trust Company N.A., as Trustee [ECF No. 3456] and a Notice of Cure Claim of The Bank of New York Mellon as Trustee [ECF No. 3457] (the “**Notices of Cure Claim**”), asserting, among other things, the following Cure Claims: (a) claims arising from failure to perform as Servicer under the Transaction Documents, including but not limited to misapplication of payments, wrongful foreclosure, improper loss mitigation practices, and unreasonably long foreclosure timing caused by improper servicing practices; (b) claims arising from failure to give notice of, and enforce, breaches of representations and warranties; (c) claims arising from severance of origination-related provisions; (d) claims for indemnification and payment of expenses; (e) claims arising from borrower complaints; and (f) claims arising from litigation.⁹

B. The RMBS 9019 Motion

12. On June 11, 2012 the Debtors filed a motion seeking approval of their agreement with two groups of institutional investors relating to the Repurchase Claims of 392 RMBS Trusts (the “**Original Settling Trusts**”), as documented in the Third and Amended and Restated

unliquidated), and the capacity in which the RMBS Trustee was acting in asserting the claim. The Claims Stipulation further provided that no documentation in support of each proof of claim need to be filed, and set March 1, 2013 as the deadline to file each such proof of claim.

⁹ These claims are asserted as “cure claims” because they arise under Transaction Documents that are executory contracts and were assumed and assigned to the purchaser in connection with the sale of the Debtors’ servicing assets. The RMBS Trustees agreed that the Debtors need not cure those claims in connection with the sale of the servicing assets, but that the claims would receive limited administrative priority as cure claims. More specifically, on November 21, 2012, the Court entered a Sale Order [ECF No. 2246] pursuant to which the Court approved the sale of the Debtors’ servicing platform to Ocwen Loan Servicing, LLC (“**Ocwen**”), including the assumption by the Debtors and assignment to Ocwen of “Servicing Agreements” as defined in the related Purchase Agreement with Ocwen. The Sale Order, at finding P and at paragraphs 14, 22, 35, and 36, preserved the rights of the RMBS Trustees to assert claims against the Debtors as Servicer, preserved the rights of the RMBS Trustees to assert such claims as cure claims entitled to limited priority, and preserved the rights of the RMBS Trustees to seek continuing payment of servicing-related costs and expenses against the Debtors.

Settlement Agreements filed with the Bankruptcy Court on March 15, 2013 (the “**Original Settlement Agreement**”).¹⁰

13. The Original Settlement Agreement had been negotiated by three law firms, Gibbs & Bruns, Ropes & Gray LLP (“**Ropes & Gray**”) and Talcott Franklin P.C. (“**Talcott Franklin**”).¹¹ Those three firms represented the aforementioned two groups of institutional investors (clients of Gibbs & Bruns and Ropes & Gray, the “**Steering Committee Claimants**,” and clients of Talcott Franklin, the “**Talcott Franklin Consenting Claimants**,” and together with the Steering Committee Claimants, the “**Institutional Investors**”) who collectively held, or were authorized investment managers for holders of, 25% or more of one or more classes (or tranches) of certificates of the Original Settling Trusts.¹² Under the Original Settlement Agreement, the Original Settling Trusts would be granted an allowed aggregate claim of up to \$8.7 billion (as further described herein, the “**Allowed Claim**”) against those Debtors that acted as Seller, to be allocated in accordance with certain formulas set forth in Exhibit B to the Original Settlement Agreement. In support of the RMBS 9019 Motion, the Debtors submitted an expert report that calculated the Original Settling Trusts’ Repurchase Claims at between

¹⁰ See Debtors’ Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Trust Settlement Agreements [ECF No. 320], as amended and supplemented by the Debtors’ Supplemental Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Trust Settlement Agreements [ECF No. 1176] and the Debtors’ Second Supplemental Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Trust Settlement Agreements [ECF No. 1887] (collectively, the “**RMBS 9019 Motion**”).

¹¹ In early May 2012, BNY Mellon was informed that a lawyer claiming to represent a substantial portion of certificateholders in certain residential mortgage backed trusts, Kathy Patrick of Gibbs & Bruns, P.C. (“**Gibbs & Bruns**”), wished to meet with BNY Mellon and three other similarly situated RMBS Trustees, Deutsche Bank, U.S. Bank and Wells Fargo. BNY Mellon retained the law firm Dechert LLP (“**Dechert**”) to represent BNY Mellon in connection with all such matters. On May 9, 2012, Dechert attended the meeting called by Ms. Patrick, as did counsel for Deutsche Bank, U.S. Bank and Wells Fargo. At the meeting Ms. Patrick informed the attendees of the impending Chapter 11 filings of the Debtors and of the contemplated settlements that had been reached between two groups of institutional investors and the Debtors.

¹² Holders of certificates of the RMBS Trusts are referred to herein as “**Holders**”.

\$6.7 billion and \$10.3 billion.¹³ The RMBS 9019 Motion contemplated that, if the Debtors were authorized to propose the Original Settlement Agreement, the RMBS Trustees would evaluate the reasonableness and appropriateness of the proposed compromise and determine whether to accept or reject it on behalf of the Original Settling Trusts.¹⁴ See RMBS 9019 Motion at ¶4.

C. Objections to the RMBS 9019 Motion

14. The First Scheduling Order, among other things, directed that any objection to the RMBS 9019 Motion from a party other than the RMBS Trustees and the Committee must be filed with the Court by October 5, 2012 (the “**9019 Motion Objection Deadline**”). See First Scheduling Order at p.5, ¶7. The 9019 Motion Objection Deadline was ultimately adjourned until (a) November 28, 2012 for Holders of the Original Settling Trusts (see *Third Scheduling Order*), and (b) December 3, 2012 for certain specified parties-in-interest to the RMBS 9019 Motion (see *Fourth Scheduling Order*).

15. No party filed an objection to the RMBS 9019 Motion claiming that the Allowed Claim of \$8.7 billion was unreasonably low. The only objection to the top line number was that \$8.7 billion was excessive. For example, the Committee’s objection stated that the Debtors’ liability for Repurchase Claims of the RMBS Trusts was approximately \$3.8 billion, and if

¹³ See Declaration of Frank Sillman in Support of Debtors’ Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of the RMBS Trust Settlement Agreements [ECF No. 320-8], at ¶¶ 68-69.

¹⁴ The initial RMBS 9019 Motion contemplated, however, that the RMBS Trustees would have only 45 days from the filing of the Motion to conduct such an evaluation. See RMBS 9019 Motion at ¶ 17. The Bankruptcy Court subsequently entered several scheduling orders regarding the timing of discovery, briefing and other items related to the RMBS 9019 Motion. See First Scheduling Order; *Second Revised Joint Omnibus Scheduling Order Regarding Debtors’ Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Settlement Agreements* [ECF No. 1551], dated September 25, 2012; *Third Revised Joint Omnibus Scheduling Order and Provisions For Other Relief Regarding Debtors’ Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Settlement Agreements* [ECF No. 1926], dated October 23, 2012 (“**Third Scheduling Order**”); *Fourth Revised Joint Omnibus Scheduling Order and Provisions for other Relief Regarding Debtors’ Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Trust Settlement Agreements* [ECF No. 2528], dated December 27, 2012 (“**Fourth Scheduling Order**”); and *Fifth Revised Joint Omnibus Scheduling Order and Provisions For Other Relief Regarding Debtors’ Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Settlement Agreements* [ECF No. 3306], dated March 25, 2013.

certain legal defenses were considered, might be reduced to a range of \$2.7 billion to \$3.3 billion.¹⁵

16. FGIC's objection asserted that the Debtors could not support the reasonableness of an allowed aggregate claim exceeding \$4 billion, excluding the value of the claims that monoline insurers (each, a "**Monoline**") have against the Debtors, and that "the \$8.7 billion claim amount is excessive and unreasonable" and "grossly overstates the value of the settled claim."¹⁶ MBIA similarly objected, stating that the Repurchase Claims of the RMBS Trusts, excluding the claims of the Monolines, were less than \$3 billion and that the Original Settlement provides a "windfall for certain Settling Trusts at the expense of both non-settling and settling creditors."¹⁷

17. Only two Holders in the RMBS Trusts objected to the manner in which the aggregate Allowed Claim of \$8.7 billion was to be allocated among the Original Settling Trusts in the Original Settlement Agreement.¹⁸ The crux of those two objections was that the allocation methodology in the Original Settlement Agreement failed to take into account the unique characteristics of the Original Settling Trusts and inappropriately used net losses of an RMBS Trust as a proxy for viable Repurchase Claims.

¹⁵ See *Objection of the Official Committee of Unsecured Creditors to the Debtors' Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of the RMBS Trust Settlement Agreements* [ECF No. 2825] (the "**Committee Objection**"), including the supporting Expert Report of Bradford Cornell, Ph.D [ECF No. 2829, Ex. A] (the "**Cornell Report**").

¹⁶ See *Objection of Financial Guaranty Insurance Company to the Debtors' Second Supplemental Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Settlement Agreements* [ECF. No. 2819].

¹⁷ See *Objection of MBIA Insurance Corporation to Debtors' Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Settlement Agreements* [ECF. No. 2810], including the Expert Declaration of C.J. Brown [ECF No. 2811]. Both FGIC and MBIA are Consenting Claimants.

¹⁸ See *Objection to the Debtors' Second Supplemental Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Settlement Agreements* [ECF. No. 2308]; *Limited Objection to Debtors' Second Supplemental Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of RMBS Settlement Agreements* [ECF. No. 2297].

18. As described below, the allocation methodology in the Original Settlement Agreement was revised in the RMBS Settlement and provides for the aggregate amount of the Repurchase Claims to be allocated based on differences among the RMBS Trusts in the incidence of breaches of representations and warranties. The RMBS Trustees, including BNY Mellon, believe that this revised allocation methodology addresses the substance of the objections in the RMBS 9019 Motion to allocation methodology.

D. Retention of Duff & Phelps

19. After consultation with counsel, and in light of the then-pending RMBS 9019 Motion, BNY Mellon and three other RMBS Trustees, Deutsche Bank, U.S. Bank and Wells Fargo, determined that it was appropriate and prudent to retain one or more experts to assist the RMBS Trustees in the Chapter 11 Cases, including in the identification, quantification, litigation, and/or resolution of the claims held by the RMBS Trusts against one or more of the Debtors' estates, which claims were not limited to those of the Original Settling Trusts.¹⁹

20. The RMBS Trustees engaged in a rigorous selection process that involved, among other things, interviewing five potential advisory firms in person, selecting two finalists, and hearing follow up presentations by the two finalists.

21. On July 23, 2012, at the conclusion of this process, the aforementioned RMBS Trustees jointly decided to employ Duff & Phelps to assist them because of (i) the firm's experience in handling similar types of engagements involving the evaluation of mortgage loan servicing agreements and loan origination agreements, bankruptcy litigation, restructuring, asset

¹⁹ The term "RMBS Trustees" has been defined, at different times in this case, in slightly different ways. As used herein, unless the context dictates otherwise, the term "**RMBS Trustees**" shall include BNY Mellon, Deutsche Bank, U.S. Bank and Wells Fargo, and Law Debenture (from the time of its appointment as Separate Trustee for certain RMBS Trusts on or about November 8, 2012) and HSBC (from on or about May 13, 2013), and refers to such entities in their capacities as Trustee or Master Servicer.

valuation, complex securitizations, and RMBS loan repurchase actions, and (ii) the depth of resources available to the firm, including advisory services about bankruptcy issues generally.²⁰

Duff & Phelps' engagement letter is dated August 30, 2012.

22. Duff & Phelps generally was asked to (i) evaluate the reasonableness of the Original Settlement Agreement as it related to the Repurchase Claims of the Original Settling Trusts, (ii) determine, for any other RMBS Trusts for which any of the RMBS Trustees acted as Trustee or Separate Trustee (the "**Additional Settling Trusts**", and, together with the Original Settling Trusts, the "**Settling Trusts**") the appropriate amount of their Repurchase Claims; (iii) determine, for all of the Settling Trusts, the amount of their Servicing Claims; and (iv) advise the RMBS Trustees regarding any proposed plan of reorganization or liquidation of the Debtors, and distributions thereunder.²¹

E. The Plan Mediation and the Plan Support Agreement

23. The Plan Support Agreement, the Terms Sheets and the Plan (including the RMBS Settlement) were the result of an extensive mediation over the course of approximately five months (the "**Plan Mediation**") overseen by the Honorable James M. Peck of the United

²⁰ Following its appointment as Separate Trustee for certain RMBS Trusts, Law Debenture joined in the retention of Duff & Phelps.

²¹ It should be noted that, as used in the Supplemental Term Sheet, the term "Additional Settling Trusts" has a broader meaning, and that the Supplemental Term Sheet contemplates the inclusion in the RMBS Settlement of all RMBS Trusts with RMBS Trust Claims, whether or not such Trusts are administered by one of the RMBS Trustees. Specifically, the Supplemental Term Sheet provides as follows:

The RMBS Settlement will be expanded to permit the inclusion of any RMBS Trust having RMBS Trust Claims, as follows: First, once the Plan Support Agreement is approved, subject to Section 5.2(c) of the Plan Support Agreement, each RMBS Trust for which any RMBS Trustee acts as trustee or separate trustee, will be included in the RMBS Settlement. Second, the Plan will provide that *any other RMBS Trusts* will be included in and treated consistently with the RMBS Settlement (all such RMBS Trusts added to the RMBS Settlement are referred to as the "Additional Settling Trusts").

Supplemental Term Sheet at p. 5 (emphasis added).

States Bankruptcy Court for the Southern District of New York.²² The communications and analyses relating to negotiations conducted during the mediation are privileged and confidential by law and pursuant to agreement, and therefore cannot be disclosed in detail. In general, however, the integrated, global settlement associated with the Plan Support Agreement must be understood first and foremost as the product of intense, arms-length negotiations conducted among sophisticated parties with differing and conflicting interests, under the close supervision and guidance of a sitting bankruptcy judge.

24. The Plan Support Agreement was signed on May 13, 2013. At the time the Plan Support Agreement was signed, the Plan Support Agreement included the Plan Term Sheet but not the Supplemental Term Sheet. The Plan Term Sheet contemplated that the parties to the Plan Support Agreement would execute the Supplemental Term Sheet no later than May 23, 2013 at 9:00 a.m. The Supplemental Plan Term Sheet was signed and filed, and is now part of the Plan Support Agreement.

II. Claims Allowance

25. The Plan Support Agreement provides for: (a) allowance of the RMBS Trust Claims of each of the RMBS Trusts and (b) treatment of those claims in accordance with the proposed Plan. As set forth herein, BNY Mellon, together with its advisors, took steps to quantify the claims of the Original Settling Trusts and the Additional Settling Trusts (which includes the BNY Mellon RMBS Trusts) and to evaluate defenses that could reduce the reasonable value of the claims, and used those analyses to assess whether the allowance of, and

²² On December 6, 2012, the Debtors filed a motion seeking the entry of an order appointing a mediator [ECF No. 2357] to assist certain parties in interest in resolving various plan issues in furtherance of reaching a consensual Chapter 11 plan. By order dated December 26, 2012 [ECF No. 2519], the Court appointed Judge Peck as Mediator for an initial period through February 28, 2013. By orders dated March 5, 2013 [ECF No. 3101] and June 4, 2013 [ECF No. 3877], the Court extended Judge Peck's appointment as Mediator through May 31, 2013 and October 31, 2013, respectively.

distribution on, those claims under the terms set forth in the Plan Support Agreement would be reasonable. Therefore, for the reasons set forth in the following paragraphs, and taking into consideration the number and nature of the objections filed to the RMBS 9019 Motion and the fact that the RMBS Settlement was negotiated as part of the Plan Mediation, BNY Mellon has determined in the good faith exercise of its judgment and with the assistance of its professional advisors, that the allowance and treatment of the claims as set forth in the Plan Support Agreement and the proposed Plan are a reasonable compromise of the claims of the BNY Mellon RMBS Trusts.

A. Repurchase Claims

26. The scope of Duff & Phelps' engagement included, as it relates to the Repurchase Claims: review of mortgage loan files and origination and servicing documents; statistical sampling of the mortgage loan pool; and preparation of written and oral reports to BNY Mellon and the other RMBS Trustees relating to the quantification and allocation of the Repurchase Claims.

i. Original Settling Trusts

a. Valuation of Claims

27. In the course of its engagement, Duff & Phelps conducted a sampling review of more than 6,500 mortgage loan files provided by the Debtors in an effort to identify breaches of representations and warranties, and used statistical methodologies to estimate the incidence of those breaches across the population of mortgage loans in the RMBS Trusts. Duff & Phelps also used historical information and financial analysis to calculate the total present and projected future losses experienced by the RMBS Trusts. As a result of the significant work performed by Duff & Phelps, BNY Mellon and the other RMBS Trustees gained an understanding that the

range of Repurchase Claims for the Original Settling Trusts that could be asserted against the Debtors as Seller was between \$6.5 billion and \$10.2 billion.

28. Those Repurchase Claims, however, if litigated, would be subject to significant litigation risks and factual and legal defenses. Many of those risks and defenses are identified in the Committee Objection, including the Cornell Report, and in the *Steering Committee Investors' Statement in Support of Settlement and Response to Settlement Objections* [ECF No. 1739] (the "**Steering Committee Statement**"). For example, any damages recovery by the RMBS Trusts could be reduced to the extent a court determines that: (i) the RMBS Trusts must show that the Debtors' breaches of representations and warranties under the Transaction Documents actually caused the RMBS Trusts to suffer the asserted losses, and that such losses were not the result of market forces rather than the Debtors' breaches (*see* Committee Objection, pp. 29, 31-36; Cornell Report, ¶¶ 14, 17-25); (ii) the RMBS Trust Claims are barred by the statute of limitations under applicable law (*see* Committee Objection, pp. 29, 36-37); and (iii) no "put-back" or other damages remedy is available with respect to mortgage loans that have been foreclosed (*see* Committee Objection, pp. 29, 38-41).

29. Absent the approval of the RMBS Settlement, the RMBS Trust Claims would need to be asserted, litigated and liquidated on an individual basis. As described in the Steering Committee Statement, litigation of the Repurchase Claims would be an uncertain, expensive and protracted process. Even if such litigation were successful, it likely would deplete the Debtors' estates, and might nonetheless result in diminished recoveries to all creditor constituencies, including the BNY Mellon RMBS Trusts. *See* Steering Committee Statement, ¶¶ 8, 28-32.

30. In light of the conclusion of Duff & Phelps regarding the estimated magnitude of the Repurchase Claims, and considering the substantial risks and defenses associated with

litigating those claims in the absence of a consensual resolution, BNY Mellon concluded in its good faith judgment that the proposal in the Original Settlement Agreement to allow those claims at up to \$8.7 billion in the aggregate was reasonable. Duff & Phelps presented its conclusions to representatives of, and counsel to, BNY Mellon and certain other RMBS Trustees at a meeting held on December 6, 2012.

31. Consistent therewith, on or about February 4, 2013, BNY Mellon, Deutsche Bank, U.S. Bank and Law Debenture, in furtherance of the Court's request that they advise the Court of their views of the RMBS Trust Settlement in advance of the hearing on the RMBS 9019 Motion, filed the *RMBS Trustees' Statement Regarding Debtors' Motion Pursuant To Fed. R. Bankr. P. 9019 For Approval Of RMBS Trust Settlement Agreements* [ECF No. 2833] (the "Trustees' Statement"). The Trustees' Statement stated, among other things, that:

After careful consideration of relevant factors and analysis, including (a) the results of its review of a statistically significant number of loan files in the [Original] Settling Trusts provided by the Debtors, (b) the estimation of projected total collateral losses and underwriting breach rates in the [Original] Settling Trusts, (c) the estimation of likely agree rates with respect to the [Original] Settling Trusts (which take into account the litigation risk associated with the relative characteristics of the breach), and (d) consideration of causality factors (which take into account the litigation risk associated with a lack of causal relationship between the breach and loss), Duff [& Phelps] advised [BNY Mellon, Deutsche Bank, US Bank and Law Debenture] that the amount of [up to 8.7 billion] is within a reasonable range to settle the [Original] Settling Trusts' Repurchase Claims

Trustees' Statement, at ¶ 10.

32. The foregoing RMBS Trustees further stated in the Trustee Statement that:

Assuming no changes in the facts and controlling law underlying the Repurchase Claims, and subject to the RMBS Trustees' determination that all provisions of the RMBS Trust Settlement are fair, equitable and reasonable to the Settling Trusts, the RMBS Trustees have determined that the Allowed Claim falls within a reasonable range to resolve the Settling Trusts' Repurchase Claims and the Debtors' proposed Revised Claim Allocation Methodology for allocating the Allowed Claim among the Settling Trusts is fair and equitable to those trusts.

Id. at ¶12.

b. Claims Allocation

33. Duff & Phelps also evaluated the methodology in the Original Settlement Agreement regarding allocation to each of the RMBS Trusts of the aggregate allowed Repurchase Claims. That proposed methodology applied in the Original Settlement Agreement allocated the aggregate claim among the Original Settling Trusts *pro rata* on the basis of net expected lifetime losses. In response to suggestions by Duff & Phelps, and after lengthy discussions with the Steering Committee Consenting Claimants and the Debtors, the methodology was modified (the “**Revised Claim Allocation Methodology**”) to provide for the Allowed Claim to be allocated *pro rata* based on differences among the RMBS Trusts in the incidence of breaches of representations and warranties, as revealed by additional loan sampling and statistical work to be performed by Duff & Phelps. In light of Duff & Phelps’ analysis, BNY Mellon concluded that the Revised Claim Allocation Methodology was reasonable.

34. Accordingly, the Trustee’s Statement also noted that:

... the Allowed Claim will be allocated (the “**Claim Allocation Methodology**”) among the [Original] Settling Trusts by an independent expert “based on net expected lifetime losses among the accepting Trusts, including expected lifetime claims to be paid by the monoline insurers on the securitizations they insured.”

Trustees’ Statement, at ¶ 6.

35. The Trustees’ Statement, however, in light of Duff & Phelps’ analysis, further noted:

[BNY Mellon, Deutsche Bank, US Bank and Law Debenture], after consulting with Duff, asked the Debtors and the Institutional Investors to adjust the Claim Allocation Methodology. Though they advised [BNY Mellon, Deutsche Bank, US Bank and Law Debenture] of their view that the existing formula was both adequate and reasonable, the parties to the RMBS Trust Settlement were amenable to the ... requested change, which we [*i.e.*, BNY Mellon, Deutsche Bank, US Bank and Law Debenture] understand will be embodied in an amendment (the “**Revised Claim Allocation Methodology**”).

Trustees' Statement at ¶ 9.

36. Consistent with Duff & Phelps' recommendations, the Revised Claim Allocation Methodology is set forth in the Supplemental Term Sheet and is part of the RMBS Settlement. *See* Supplemental Term Sheet, Schedule A to Annex III.

ii. **Additional Settling Trusts**

37. It consistently has been contemplated by BNY Mellon and the other RMBS Trustees that the resolution of the RMBS Trust Claims would include the claims of the Additional Settling Trusts, not just the Original Settling Trusts. In that regard, the RMBS Trustees, working together with Duff & Phelps, identified the Additional Settling Trusts that have RMBS Trust Claims.

38. The calculation of the aggregate Repurchase Claims of the Additional Settling Trusts was completed by Duff & Phelps using the same methodologies it employed to quantify the Repurchase Claims of the Original Settling Trusts. Based on those methodologies, as of the date the Supplemental Term Sheet was agreed to, Duff & Phelps had preliminarily determined that the aggregate amount of the Repurchase Claims of the Additional Settling Trusts was approximately \$950 million. At that date, that amount was known to be subject to further refinement, based on further information that Duff & Phelps needed from one or more of the RMBS Trustees. In addition, that amount was subject to dispute by the Debtors and the Institutional Investors.

39. The Additional Settling Trusts are participating in the RMBS Settlement, and their claims will receive treatment thereunder that is consistent with the treatment being accorded to like claims of the Original Settling Trusts.

iii. Claims Allowance

40. The proposed Allowed Claim in the Original Settlement Agreement has been adjusted under the RMBS Settlement Agreement and the Plan Support Agreement. Specifically, pursuant to the Supplemental Term Sheet:

... all RMBS Trust Claims of the Original Settling Trusts and the Additional Settling Trusts shall be fully and finally allowed as non-subordinated unsecured claims in the aggregate amount of \$7.051 billion for the Original Settling Trusts and in the aggregate amount of \$250 million for the Additional Settling Trusts (collectively, the “Allowed RMBS Trust Claims”) and allocated \$209.8 million to the GMACM Debtors and \$7,091.2 million to the RFC Debtors; *provided, however*, the allowance and allocation of such claims pursuant to this paragraph shall not affect the distributions to be made in accordance with the RMBS Trust Allocation Protocol (attached hereto as Annex III).

Supplemental Term Sheet at p. 5, ¶ 5.

41. The proviso contained in the quoted portion of the Supplemental Term Sheet was necessary because, based on Duff & Phelps’ work, (i) the Repurchase Claims of both the Original Settling Trusts and the Additional Settling Trusts are in different amounts than the amounts stated in the Supplemental Term Sheet, and the allocation of those Repurchase Claims as between the GMACM Debtors and the RFC Debtors is different than the allocation made by the Debtors; and (ii) the allocations of claims made by the Debtors did not include a specific allocation of the Servicing Claims (after an agreed upon allowance at \$96 million, as discussed below) as between the GMACM Debtors and the RFC Debtors. While these differences did not diminish the total Distribution Amount for RMBS Trust Claims, they do impact the amount that will be distributed to Class GS-6 and Class RS-6 and the individual RMBS Trusts therein, which could impact the ultimate distributions under the Plan contemplated by the Plan Support Agreement among the RMBS Trusts. Accordingly, BNY Mellon and the other RMBS Trustees requested, and the other parties to the Plan Support Agreement agreed, that the distributions for those claims, whether to the GMACM Debtors or the RFC Debtors, be subject to the RMBS

Trust Allocation Protocol, which will allow Duff & Phelps to ensure that the ultimate distributions to any particular RMBS Trust will not be impacted by the foregoing factors or other factors that were not addressed in the Supplemental Term Sheet.²³

42. The amounts set forth in the Supplemental Term Sheet reflect the exclusion from the Allowed Claim of approximately \$1.6 billion in claims held by the Insured RMBS Trusts (as defined in the Supplemental Term Sheet). The Insured RMBS Trusts (other than the FGIC-Insured Trusts, as further described below) have received, and in the future are assumed to receive, full payment of their losses directly from the applicable Monoline, which, largely eliminates the need for an allowed claim against the Debtors' estates for the Insured RMBS Trusts.²⁴ As noted in the Supplemental Term Sheet, a separate aggregate claim amount of \$250 million will be allowed to account for the expansion of the RMBS Settlement to include the Repurchase Claims of the Additional Settling Trusts.²⁵

43. Based on the analysis of Duff & Phelps, in light of the concessions and agreements contained in the RMBS Settlement, because Duff & Phelps' initial allocation with respect to the Additional Settling Trusts was preliminary and subject to further refinement and dispute, and because the Additional Settling Trusts will share in the Distribution Amount (as described in paragraph 51 hereof) together with the Original Settling Trusts based on the same formula pursuant to the RMBS Trust Allocation Protocol, BNY Mellon has determined that the inclusion of the Additional Settling Trusts in the Plan Settlement is reasonable.

²³ As noted in the Trust Allocation Protocol, Duff & Phelps' determinations are subject to further refinement.

²⁴ In consideration for these payments, the Monolines in turn will be allowed significant claims against the applicable Debtors, on account of which they are anticipated to receive substantial distributions from such Debtors' estates.

²⁵ BNY Mellon filed the Proofs of Claim and Notices of Cure Claim with regard to BNY Mellon RBMS Trusts that were not included among the Original Settling Trusts.

C. Servicing Claims

44. In order to assist the RMBS Trustees in quantifying the Servicing Claims, Duff & Phelps analyzed potential liabilities arising from Debtors' multiple roles as Servicer in the securitization process. In performing this part of the analysis, Duff & Phelps used publicly-available data on approximately 150 industry specific litigation cases and regulatory actions relating to residential mortgage servicing practices; reviewed the files of a large sampling of litigation cases specific to the Debtors; reviewed rating agency evaluation reports for the Debtors; accessed and reviewed a large sampling of the Debtors' records of servicing complaints for Debtor-serviced loans; and used publicly-available performance data on a sample of the RMBS Trusts.

45. Based on the analysis of those data, Duff & Phelps attempted to quantify the Debtors' liability as Servicer as related to: (a) misapplied and miscalculated payments; (b) wrongful foreclosure and improper loss mitigation practices; and (c) extended foreclosure timing issues caused by improper or inefficient servicing behavior such as falsified affidavits, improper documentation, and improper collection practices.²⁶

46. Duff & Phelps concluded that the potential liability of the Debtors as Servicer for the three bases analyzed (misapplied and miscalculated payments, wrongful foreclosure and improper loss mitigation practices, and extended foreclosure timing issues caused by improper servicing behavior) could be asserted in amounts up to as much as \$1.1 billion, but that the amount of the claim was subject to uncertainty and material refinement.

²⁶ In performing its analysis, Duff & Phelps took steps to identify and account for the possibility that claims against the Debtors as Servicer might be asserted either by a trustee of the affected RMBS Trust or by the master servicer of such RMBS Trust. The total amount of such claims was adjusted downward to account for any potential double-counting in cases in which one of the RMBS Trustees served as trustee and another of the RMBS Trustees served as master servicer.

47. The assertion and litigation of Servicing Claims involves significant risk and uncertainty. The RMBS Trustees have been unable to obtain full discovery regarding their Servicing Claims, in part because the Debtors assert that some of the information requested is not reasonably available. The amount of information that would be needed in order to assert the Servicing Claims in a litigated proceeding is very large and the analysis of those data likely would be expensive, time-consuming, and may ultimately lack sufficient certainty to establish the validity of such claims in a contested proceeding.

48. Furthermore, the Debtors may have strong defenses to the assertion and quantification of any Servicing Claims, the resolution of which is uncertain. For example, in certain of the Transaction Documents, the Servicer can be held liable only if it can be shown to have acted in a negligent or grossly negligent manner. In addition, certain of the technical defenses discussed in the Committee Objection also would be available to the Debtors as Servicer.

49. Under the Plan Support Agreement, the Servicing Claims are allowed in the aggregate amount of \$96 million. Based on the analysis performed by Duff & Phelps, and in recognition of the material uncertainty relating to the quantification and assertion of such claims in a contested proceeding, BNY Mellon has concluded that this amount represents a reasonable resolution of such claims within the context of the Plan Support Agreement, including the RMBS Settlement.

III. Claims Treatment Under the Plan

50. The Plan Support Agreement provides for the allocation of the estimated “distributable value” of the Debtors’ estates (including the Ally Contribution, as further

described below). The details of that agreed upon allocation are set forth in Annex I to the Supplemental Term Sheet.

51. Under the Supplemental Term Sheet, certain RMBS Trust Claims are entitled to receive distributions of cash and liquidating trust interests or such other consideration of equivalent value as will not adversely affect the REMIC status of the RMBS Trusts. Specifically, Annex I to the Supplemental Term Sheet provides that the Distribution Amount (as defined therein) allocated for the RMBS Trust Claims is \$672.3 million.

52. The amount of cash and other consideration allocable to the Repurchase Claims will be the Distribution Amount of \$672.3 million, less (i) fees payable to counsel to the Institutional Investors in a total amount that is estimated to be approximately \$38.32 million; and (ii) the \$96 million paid to the RMBS Trusts on account of their Servicing Claims, or approximately \$537.98 million. The proposed RMBS Trust Allocation Protocol allocates the assets available for distribution to these claims between those RMBS Trusts that have Repurchase Claims against the GMACM Debtors and those that have claims against the RFC Debtors.²⁷

53. The RMBS Trusts with Cure Claims will receive payment prior to the payment of the other claims of the RMBS Trusts; such treatment is consistent with the assertion by the RMBS Trustees that such claims are “cure claims” entitled to administrative priority.²⁸

²⁷ The Distribution Amount (less attorneys’ fees, described above, and the amount attributable to Cure Claims) will be shared in accordance with the RMBS Trust Allocation Protocol, which is attached as Annex III to the Supplemental Term Sheet, and, as further described therein, the amount to be distributed and allocated is subject to certain adjustments.

²⁸ The total allowed amount of Servicing Claims, including Cure Claims and Other Servicing Claims, is capped at \$96 million. Within that capped amount, the RMBS Trustees anticipate that to the extent the Other Servicing Claims are general unsecured claims they will be treated *pari passu* with the Repurchase Claims and to the extent that are entitled to administrative priority they will be treated *pari passu* with the Cure Claims.

54. With regard to the Repurchase Claims of RMBS Trusts that are insured by Monolines (other than FGIC), such claims are not allowed against the Debtors' estates, but rather are treated directly by payment from the applicable Monoline. The rights of Insured RMBS Trusts are reserved in the event that the applicable Monoline does not honor its obligations in the future. Therefore, the claims of Insured RMBS Trusts (other than those insured by FGIC) that otherwise would have been asserted against the Debtors are contemplated to receive payments via insurance.

55. As it relates to FGIC-Insured RMBS Trusts, FGIC will pay to the RMBS Trustees, for distribution to such trusts, a lump sum cash payment of \$253.3 million (the "**FGIC Lump Sum Payment**"). The RMBS Trustees of the FGIC-Insured RMBS Trusts (the "**FGIC RMBS Trustees**") will determine the portion of the FGIC Lump Sum Payment that will be allocated to each FGIC-Insured RMBS Trust based on each trust's allocable share of its accrued and unpaid claims and estimated future claims under its policy or policies with FGIC (the "**FGIC Policies**").

IV. Factors Supporting Settlement

56. The RMBS Settlement is part of an integrated, multifaceted agreement among numerous constituencies that resulted from the lengthy, highly contentious Plan Mediation. In determining that the RMBS Settlement is reasonable, BNY Mellon considered the benefits and risks associated with reaching an overall consensual plan of reorganization as well as the risks and uncertainties associated with litigating the RMBS Trust Claims in the absence of such a plan.

A. The Ally Contribution

57. One significant facet of the global settlement is the resolution of claims against Ally and the quantification of the Ally Contribution at \$2.1 billion in value. Pursuant to the Original 9019 Motion, Ally previously was willing to make a contribution limited to \$750

million. BNY Mellon believes, based on information provided during the Plan Mediation, that unless all parties (including the RMBS Trustees) consented to an overall settlement that included allowance and treatment of claims, Ally would have been unwilling to agree to contribute any amount, leading to lengthy and expensive litigation with an uncertain outcome. BNY Mellon considered that the substantial increase in the amount of the Ally Contribution, the certainty associated with fixing the Ally Contribution, the added value to the Debtors' estates and the impact on the recoveries of the RMBS Trusts resulting therefrom, and the avoidance of the delay and expense associated with litigation relating to Ally's liability to the Debtors' estates, were all of significant benefit to the BNY Mellon RMBS Trusts.

B. Litigation Risks

58. The Debtors' Chapter 11 cases are at the precipice of several kinds of lengthy and expensive litigation that could affect the recoveries of the RMBS Trusts.

59. *First*, the Plan Support Agreement contemplates the fixing of claims that the RMBS Trustees expect would otherwise be contested in time-consuming and uncertain proceedings. Objections to the RMBS 9019 Motion, including those of FGIC, MBIA and the Committee will no longer be pressed. The RMBS 9019 Motion remains outstanding and, in the absence of the overall settlement associated with the Plan Support Agreement, will require a lengthy and expensive hearing. Upon the conclusion of that hearing, while the Court might authorize the Debtors to perform the Trust Settlement Agreements, it is also possible that the Court might sustain one or more of the objections filed to the RMBS 9019 Motion. If the Court declined to grant the RMBS 9019 Motion, the allowance of Repurchase Claims of the Original Settling Trusts would be left to the expensive and uncertain process of claims litigation. Thus, allowance of the RMBS Trust Claims, as contemplated by the Plan Support Agreement, offers

the benefits of allowance consistent with the RMBS 9019 Motion – a result that, as set forth above, the RMBS Trustees already have concluded is within the range of reasonableness for the Original Settling Trusts – without the risks attendant to that contested matter.

60. In addition, the Plan Support Agreement permits the determination of, and distribution under the proposed Plan on, the Repurchase Claims of the Additional Settling Trusts without the expense, delay and uncertainty associated with analyzing, asserting and litigating those claims.

61. The Plan Support Agreement also provides for the allowance of, and distribution under the proposed Plan on, the Servicing Claims of the BNY Mellon RMBS Trusts. As set forth above, those claims were the subject of an analysis by Duff & Phelps and were roughly quantified, but presentation of those claims would have required further discovery and analysis, likely leading to litigation over both the quantification of the claims and their relative priority. The treatment of the Servicing Claims represents a meaningful recovery to the RMBS Trusts possessing such claims, without the expense, delay, and uncertainty associated with analyzing, asserting, and litigating those claims.

62. *Second*, many of the contentious and complicated inter-creditor issues in these cases are resolved by the Plan Support Agreement, including, among other things, the priority of certain claims asserted by the Monolines and by certain other securities claimants. In particular, both the amount of the claims of the Monolines and the relationship between those claims and the RMBS Trust Claims are the subject of disputes, and the resolution of all those disputes through litigation presents both a general risk of delay and expense to all stakeholders as well as a specific risk to the RMBS Trusts of dilution. Thus, the Plan Support Agreement, which resolves these inter-creditor claims, offers significant benefit to the BNY Mellon RMBS Trusts.

63. *Third*, the ever mounting costs of administration of these Chapter 11 Cases – which costs are expectedly high, given the complexities of these cases and claims – threaten to significantly erode any distribution to unsecured creditors in these cases. The Plan Support Agreement would effectively abate such costs, such that unsecured creditors may receive a reasonable distribution on their claims.

D. The FGIC Rehabilitation Proceeding and the FGIC Settlement Agreement

64. With regard to the forty FGIC-Insured RMBS Trusts, the fact that FGIC is currently in a state rehabilitation proceeding was a significant complicating factor in resolving the claims of the FGIC Insured RMBS Trusts.

65. On June 11, 2012, the Superintendent of Financial Services of the State of New York filed a verified rehabilitation petition on behalf of FGIC in the Supreme Court of the State of New York. Pursuant to an order dated June 28, 2012, the Supreme Court of the State of New York appointed Benjamin M. Lawsky, Superintendent of Financial Services of the State of New York, as rehabilitator (the “**Rehabilitator**”) of FGIC in the rehabilitation proceeding styled *In the Matter of the Rehabilitation of Financial Guaranty Insurance Company*, Index No. 401265/2012 (the “**FGIC Rehabilitation Proceeding**”).²⁹ As a result of an injunction entered by the court in that proceeding (and earlier administrative action taken by FGIC’s regulator), the FGIC RMBS Trustees have been obligated to continue to pay premiums under FGIC Policies, notwithstanding that FGIC was relieved of its obligations to pay claims made by the FGIC RMBS Trusts under those same policies.

66. The Rehabilitator filed a revised First Amended Plan of Rehabilitation for FGIC, dated June 4, 2013 (the “**Plan of Rehabilitation**”), and the Supreme Court of the State of New

²⁹ The verified petition, the Plan of Rehabilitation (as defined below) and other court documents filed in the FGIC Rehabilitation Proceeding are available at <http://www.fgicrehabilitation.com/>.

York will consider approval of the Plan of Rehabilitation at a hearing on June 11, 2013. The Plan of Rehabilitation contemplates, among other things, for certain payments over time to policyholders on account of claims under FGIC-issued insurance policies, including to the FGIC Insured RMBS Trusts on account of the FGIC Policies. The contemplated payments to the FGIC Insured RMBS Trusts under the Plan of Rehabilitation, however, represent only a percentage of the accrued and unpaid claims and the projected future claims of the FGIC Insured RMBS Trusts under the FGIC Policies.

67. In or about early April 2013, the FGIC RMBS Trustees were asked to consider a settlement agreement among the Steering Committee Consenting Claimants, FGIC and MBIA (the “**Proposed Monoline Agreement**”). Pursuant to the Proposed Monoline Agreement, among other things, FGIC would pay to the FGIC Insured RMBS Trusts the FGIC Lump Sum Payment and forgo future premiums with respect to the FGIC Policies (estimated by Duff & Phelps to be approximately \$18.3 million). In exchange, the FGIC RMBS Trustees would release and discharge FGIC from all obligations and liabilities under the FGIC Policies. Those terms formed the basis of a Settlement Agreement, entered into as of May 23, 2013 by and among the Debtors, FGIC, the FGIC RMBS Trustees and the Institutional Investors (the “**FGIC Settlement**”), which is a central piece of the RMBS Settlement and the Plan Support Agreement.³⁰

68. At the request of the FGIC RMBS Trustees, Duff & Phelps conducted an analysis of the economic terms of the FGIC Settlement, using both publicly-available and non-public information from Lazard, the financial advisor to the Rehabilitator, as to projected future claims and anticipated payouts pursuant to the Plan of Rehabilitation. Duff & Phelps utilized this

³⁰ A copy of the FGIC Settlement is annexed as Exhibit 2 to the *Debtors’ Motion Pursuant to Fed. R. Bankr. P. 9019 for Approval of the Settlement Agreement among the Debtors, FGIC, the FGIC Trustees and Certain Institutional Investors* [ECF No. 3929].

information to compare the FGIC Lump Sum Payment under the FGIC Settlement with the discounted value of the stream of payments the FGIC Insured RMBS Trusts would be projected to receive under the Plan of Rehabilitation if the FGIC RMBS Trustees declined to enter into the FGIC Settlement.

69. Based on its analysis of the respective benefits to the FGIC Insured RMBS Trusts of the FGIC Settlement and those that such trusts would enjoy under the Plan of Rehabilitation, Duff & Phelps advised the FGIC RMBS Trustees that the FGIC Settlement, including the FGIC Lump Sum Payment, represented a reasonable resolution of the accrued and unpaid claims and projected future claims against FGIC under the FGIC Policies.

70. Based on the analysis provided by Duff & Phelps, BNY Mellon concluded that the treatment of the claims of the FGIC Insured RMBS Trusts under the Plan Support Agreement was reasonable.

E. Support of Other Constituencies

71. It was important to BNY Mellon that the Institutional Investors – two large investor groups holding significant, and for some RMBS Trusts controlling, investments in certificates issued by the RMBS Trusts – were informed, involved, and supportive of the RMBS Settlement. The Steering Committee Consenting Claimants and the Talcott Franklin Consenting Claimants were active participants in the negotiations (including the Plan Mediation) that led to the overall settlement associated with the Plan Support Agreement. Through the RMBS Trustees' regular contact with their counsel, both groups were aware of all of the compromises that the RMBS Trustees considered during the mediation and negotiations leading to the Plan Support Agreement, and both groups communicated through their counsel that they fully

supported the compromises made by the RMBS Trustees as reflected in the Plan Support Agreement.

F. Notice to Holders in the BNY Mellon RMBS Trusts

72. BNY Mellon has regularly provided to the Holders in the BNY Mellon RMBS Trusts notice of matters related to the RMBS 9019 Motion and other significant events in these Chapter 11 Cases. In the first instance, on May 23, 2012, BNY Mellon provided an informational notice to certain Holders which may have RMBS Trust Claims and for which BNY Mellon is Trustee concerning the voluntary bankruptcy of Residential Capital LLC and certain of its affiliates, events of default and certain other matters to the holders of the Residential Mortgage Backed Securities Sponsored, Master Serviced and/or Serviced by: Residential Accredited Loans, Inc.; Residential Funding Mortgage Securities I, Inc.; Residential Funding Company, LLC; Residential Asset Mortgage Products, Inc.; Residential Asset Securities Corporation; and GMAC Mortgage LLC.

73. Following the filing of the initial RMBS 9019 Motion, after consultation with counsel, BNY Mellon determined that it was appropriate and prudent to jointly retain an agent, together with the other similarly situated RMBS Trustees, to coordinate and facilitate notice to the Holders, including the Holders in the BNY Mellon RMBS Trusts, regarding the RMBS 9019 Motion and other important events in the Chapter 11 Cases. The RMBS Trustees jointly retained The Garden City Group, Inc. (“**GCG**”) to provide certain administrative services in connection with noticing various Holders, including the facilitation of the dissemination of notices to the various Holders at the direction and on behalf of the RMBS Trustees and the creation and maintenance of a website for Holders that provides contact information for the RMBS Trustees, including BNY Mellon, significant relevant developments in the Chapter 11 Cases, links to

relevant documents filed in the Chapter 11 Cases, and upcoming Court deadlines and hearing dates (the “**RMBS Trustee Website**”).

74. As further described in the Affidavit of Jose C. Fraga (the “Fraga Affidavit”), filed contemporaneously herewith, on behalf of the RMBS Trustees, GCG has distributed to various Holders and has published on the RMBS Trustee Website the following notices, copies of which are attached to the Fraga Affidavit as Exhibits A and E through H thereto:

- On August 22, 2012, following the filing of the Chapter 11 Cases and the First Supplemental RMBS 9019 Motion, to the Holders in the Original Settling Trusts, a “Time Sensitive Notice Regarding a Proposed Settlement Between Residential Capital, LLC, et al. and the Settlement Trusts,” which described the RMBS 9019 Motion and the rights of the Holders in that regard. Among other things, this notice described the terms of the RMBS 9019 Motion, and advised the Holders that they may object to, seek discovery of, and otherwise participate in the hearing on, the RMBS 9019 Motion.
- On October 17, 24 and 31, 2012, at or about the time of the Second Supplemental RMBS 9019 Motion, to certain Holders which may have RMBS Trust Claims and for which BNY Mellon is Trustee, a notice titled “Time Sensitive Notice Regarding (a) Order Setting Last Date to File Claims Against Debtors Residential Capital, LLC and Certain of its Direct and Indirect Subsidiaries, and (b) Updates of Matters Relevant to Certain Certificateholders,” which advised that the RMBS 9019 Motion had been amended, and in the future may be further amended, and that the schedule for discovery, objections and the hearing on the RMBS 9019 Motion had been, and in the future may be, modified. This notice also advised that current information regarding the terms of the RMBS 9019 Motion and related scheduling matters was available on the RMBS Trustee Website, as well that the Bankruptcy Court had establishing a bar date for the filing of claims in the Chapter 11 Cases and that the RMBS Trustees would file proofs of claim on behalf of the RMBS Trusts; however, if any Holders had any direct claims against the Debtors, including claims arising from or related to the ownership or purchase of any certificates in the RMBS Trusts, they should consult with their own advisors and prepare and timely file their own proofs of claim.
- On January 24, 2013 and February 1, 2013, to certain Holders which may have RMBS Trust Claims and for which BNY Mellon is Trustee, a “Time Sensitive Notice Regarding Sale of Debtors’ Servicing Platform to Ocwen Loan Servicing, LLC,” advising that the Bankruptcy Court had entered an order approving the sale of Debtors’ mortgage loan servicing platform to Ocwen and that the RMBS Trustees had a period of time in which to file Cure Claims against the Debtors, related to amounts owing by the Debtors in respect of any defaults under any executory contracts being assumed by the Debtors and assigned to Ocwen as part of the sale.

- On April 8, 9 and 12, 2013, to certain Holders which may have RMBS Trust Claims and for which BNY Mellon is Trustee, a “Notice Regarding Closing of Sale of Debtors’ Servicing Platform to Ocwen and Update of 9019 Settlement” advising certain Holders which may have RMBS Trust Claims that the RMBS Trustees intended to file notices of Cure Claims on behalf of the RMBS Trusts and for which BNY Mellon is Trustee, and that the scheduled hearing on the 9019 RMBS Motion had been adjourned to May 28, 2013.
- On May 24, 2013, at or about the time of the PSA Motion, a “Time Sensitive Notice Regarding (a) Plan Support Agreement Among ResCap Debtors and the RMBS Trustees, Among Others, and (b) Settlement Agreement Among the Debtors, Financial Guaranty Insurance Company and Certain of the RMBS Trustees” (the “Holder PSA Notice”). The Holder PSA Notice, provided to certain Holders which may have RMBS Trust Claims and for which BNY Mellon is Trustee, described the terms of the PSA and the Term Sheets, as well as the RMBS Settlement and the FGIC Settlement and the process by which Holders could object to them.

75. Finally, on June 4, 2013, GCG published a “Time Sensitive Notice Regarding Settlement Agreement Among the ResCap Debtors, Financial Guaranty Insurance Company and the FGIC Trustees” (the “**Holder FGIC Settlement Notice**”), a copy of which is attached hereto as Exhibit B (attachments omitted). The Holder FGIC Settlement Notice was drafted jointly by the Trustees of the FGIC-Insured RMBS Trusts and was provided by BNY Mellon to the Holders in those trusts for which BNY Mellon is Trustee. The Holder FGIC Settlement Notice provided additional information to the Holders in those Trusts regarding the FGIC Settlement, their rights thereunder, the process for holders to object to the FGIC Settlement in the FGIC Rehabilitation Proceeding and to obtain information on the cash amount FGIC will pay to a particular trust. The Holder FGIC Settlement Notice and certain pleadings in the FGIC Rehabilitation Proceeding have been posted on the RMBS Trustee Website.

I declare, pursuant to 28 U.S.C. § 1746, that the foregoing is true and correct to best of my knowledge, information and belief.

DATED this 10th day of June, 2013

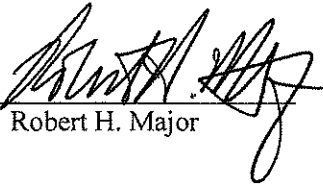

Robert H. Major

Exhibit A

BNY Mellon RMBS Trusts

**GMACM Mortgage Loan Trust 2004-
AR1**

36185NX21
 36185NX39
 36185NX47
 36185NX54
 36185NX62
 36185NX70
 36185NX88
 36185NX96
 36185NY20
 36185NY38
 36185NY46
 36185NY53
 36185NY61
 36185NY79
 36185NY87
 36185NY95
 36185NZ29
 36185NZ37
 36185NZ45
 36185NZ52
 36185NZ60

36185N3W8
 36185N3X6
 36185N3Y4
 36185N3Z1
 36185N4A5
 36185N4B3
 36185N4C1
 36185N4D9

**GMACM Mortgage Loan Trust 2004-
GH1**

36185HDW0
 36185HDX8
 36185HDY6
 36185HDZ3
 36185HEA7
 36185HEB5
 36185HEC3
 36185HED1
 36185HEE9
 N/C107490
 N/C107495
 N/C107496

GMACM Home Loan Trust 2004-HLTV1

36185HDT7
 36185HDU4
 36185HDV2

**GMACM Mortgage Loan Trust 2004-
AR2**

36185N3R9
 36185N3S7
 36185N3T5
 36185N3U2
 36185N3V0

GMACM Mortgage Loan Trust 2004-J1

36185NT26
 36185NT34
 36185NT42

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

36185NT59	36185N2E9
36185NT83	36185N2F6
36185NT91	36185N2G4
36185NU24	36185N2H2
36185NU32	36185N2J8
36185NU57	36185N2K5
36185NU65	36185N2L3
36185NU73	36185N2M1
36185NU81	36185N2N9
36185NU99	36185N2P4
36185NV23	36185N2Q2
36185NV31	36185N2R0
36185NV49	36185N2S8
36185NV56	36185N2T6
36185NV64	36185N2U3
36185NV72	36185NZ78

GMACM Mortgage Loan Trust 2004-J3

36185NV80	36185N2V1
36185NV98	36185N2W9
36185NW22	36185N2Y5
36185NW30	36185N2Z2
36185NW48	36185N3A6
36185NW55	36185N3B4
36185NW63	36185N3C2
36185NW71	36185N3D0
36185NW89	36185N3E8
36185NW97	36185N3F5

GMACM Mortgage Loan Trust 2004-J2

36185N2A7	36185N3G3
36185N2B5	36185N3H1
36185N2C3	36185N3J7
36185N2D1	36185N3K4

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

36185N3L2	36185N5G1
36185N3M0	36185N5H9
36185N3N8	36185N5J5
36185N3P3	36185N5K2
36185N3Q1	36185N5L0

GMACM Mortgage Loan Trust 2004-J4

36185N4E7	36185N5M8
36185N4F4	36185N5N6
36185N4H0	36185N5P1
36185N4J6	36185N5Q9
36185N4K3	36185N5R7

GMACM Mortgage Loan Trust 2004-J6

36185N4L1	36185N5S5
36185N4N7	36185N5T3
36185N4P2	36185N5U0
36185N4Q0	36185N5V8
36185N4R8	36185N5W6
36185N4S6	36185N5X4
36185N4T4	36185N5Y2
36185N4U1	36185N5Z9
36185N4V9	36185N6A3
36185N4W7	36185N6B1
36185N4X5	36185N6C9

GMACM Mortgage Loan Trust 2004-J5

36185N4Y3	36185N6D7
36185N4Z0	36185N6E5
36185N5A4	36185N6F2
36185N5B2	36185N6G0
36185N5C0	36185N6H8
36185N5D8	36185N6K1
36185N5E6	36185N6L9

**GMACM Mortgage Loan Trust 2005-
AR1**

36185N5F3

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76112BKK5	36185MEV0
76112BKL3	36185MEW8
76112BKM1	36185MEX6
76112BKN9	36185MEZ1
76112BKP4	36185MFA5
76112BKQ2	36185MFB3
76112BKR0	36185MFC1
76112BKS8	36185MFD9
76112BKT6	36185MFE7
76112BKU3	36185MFF4
76112BKV1	36185MFG2
76112BKW9	36185MFH0
76112BKX7	36185MFJ6
76112BKY5	36185MFK3
	36185MFL1

GMACM Mortgage Loan Trust 2005-AR2

36185N2R6
 36185N6M7
 36185N6N5
 36185N6P0
 36185N6Q8
 36185N6S4
 36185N6T2
 36185N6U9
 36185N6V7
 36185N6W5
 36185N6X3

GMACM Mortgage Loan Trust 2006-AR2

36185MET5
 36185MEU2

GMACM Home Loan Trust 2006-HLTV1

36185HEF6
 36185HEG4
 36185HEH2
 36185HEJ8
 36185HEK5
 N/C133485

GMACM Home Equity Loan Trust 2006-HE1

361856ER4
 N/C133479

GMACM Home Equity Loan Trust 2006-HE2

38011AAB0
 38011AAC8
 38011AAD6

GMACM Home Equity Loan Trust 2006-

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

HE3	N/C165704
38012TAA0	N/C165705
38012TAB8	N/C165706
38012TAC6	RAMP Series 2004-KR1
38012TAD4	7609852E0
38012TAE2	7609852F7
N/A142614	760985X89
GMACM Home Equity Loan Trust 2006- HE5	760985X97
38012EAA3	760985Y88
38012EAB1	760985Y96
38012EAC9	N/A94270
GMACM Home Equity Loan Trust 2007- HE2	N/A94271
36186LAA1	N/A95493
36186LAB9	RAMP Series 2004-KR2
36186LAC7	76112BCV0
36186LAD5	76112BCW8
36186LAE3	76112BCX6
36186LAF0	76112BDB3
36186LAG8	76112BDC1
N/C160336	76112BDD9
N/C160337	76112BDJ6
GMACM Home Equity Loan Trust 2007- HE3	76112BDK3
36186MAA9	N/C104555
36186MAB7	N/C104556
36186MAC5	N/C104557
36186MAD3	RAMP Series 2004-RS1
36186MAE1	760985M73
36186MAF8	760985M81
	760985M99
	760985N49
	760985N56

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

760985N64	76112BFBK1
760985N72	76112BFL9
760985N80	76112BFM7
760985N98	76112BFN5
760985P21	N/C107783
760985P62	N/C107784
760985P70	RAMP Series 2004-RS12
N/A82146	76112BFS4
N/A82147	76112BFT2
N/A82148	76112BFU9
N/A82149	76112BFV7
RAMP Series 2004-RS10	76112BFW5
76112BDS6	76112BFX3
76112BDT4	76112BFY1
76112BDU1	76112BGD6
76112BDV9	76112BGE4
76112BDW7	76112BGF1
76112BEC0	76112BGG9
76112BED8	76112BGH7
76112BEE6	76112BGJ3
76112BEF3	N/C108738
76112BEG1	N/C108739
76112BEH9	N/C108740
76112BEJ5	N/C108741
N/C106148	N/C108742
N/C106149	N/C108743
N/C106150	RAMP Series 2004-RS2
N/C106151	760985Q38
RAMP Series 2004-RS11	760985Q46
76112BFH8	760985Q53
76112BFJ4	760985Q61

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

760985Q79	7609853N9
760985Q87	7609853P4
760985R37	N/A95998
760985R45	N/A95999
760985R52	N/A96000
760985R94	N/A96001
760985S28	RAMP Series 2004-RS5
N/A92036	7609853W9
N/A92037	7609853Z2
N/A92038	7609854A6
N/A92039	7609854B4
RAMP Series 2004-RS3	7609854D0
7609852C4	7609854F5
760985V32	7609854G3
760985V40	7609854H1
760985V65	7609854J7
760985V73	7609854K4
760985V81	7609854L2
760985V99	7609854M0
N/A94284	7609854N8
N/A94285	N/A97460
RAMP Series 2004-RS4	N/A97461
7609852X8	N/A97462
7609852Y6	N/A97463
7609853E9	
7609853F6	RAMP Series 2004-RS6
7609853G4	7609854X6
7609853H2	7609855A5
7609853J8	7609855B3
7609853K5	7609855C1
7609853L3	7609855D9

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

7609855E7	76112BAE0
7609855F4	76112BAF7
7609855G2	76112BAG5
7609855H0	76112BAH3
7609855L1	76112BAJ9
7609855M9	76112BAM2
7609855N7	76112BAN0
7609855P2	76112BAP5
7609855Q0	76112BAQ3
7609856P1	76112BAT7
7609856Q9	76112BAU4
N/C98807	N/C103114
N/C98808	N/C103115
N/C98809	N/C103116
N/C98810	N/C103117

RAMP Series 2004-RS7

7609857C9
7609857D7
7609857E5
7609857F2
7609857G0
7609857J4
7609857K1
7609857L9
7609857M7
N/C100700
N/C100701
N/C100702
N/C100703

RAMP Series 2004-RS8

76112BAD2

RAMP Series 2004-RS9

76112BCF5
76112BCG3
76112BCH1
76112BCM0
76112BCN8
76112BCP3
76112BCQ1
76112BCR9
76112BDE7
N/C104627
N/C104628
N/C104629
N/C104630

RAMP Series 2004-RZ1

7609852B6

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

760985T84	76112BBE9
760985T92	76112BBJ8
760985U25	76112BBK5
760985U33	76112BBL3
760985U41	76112BBM1
760985U58	76112BBN9
760985U66	76112BDG2
760985U74	76112BDH0
N/A94504	N/C104592
N/A94505	N/C104593
N/A94506	N/C104594
RAMP Series 2004-RZ2	N/C104595
7609854S7	N/C104596
7609854T5	RAMP Series 2004-RZ4
7609854U2	76112BHF0
7609854V0	76112BHG8
7609854W8	76112BHH6
7609856S5	76112BHJ2
7609856T3	76112BHK9
N/C98823	76112BHL7
N/C98824	76112BHM5
N/C98825	76112BHN3
N/C98918	76112BHP8
N/C98919	76112BHQ6
RAMP Series 2004-RZ3	N/A109040
76112BAY6	N/A109040
76112BAZ3	N/C109041
76112BBA7	N/C109041
76112BBB5	RAMP Series 2005-RS1
76112BBC3	76112BHV5
76112BBD1	76112BHW3

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76112BHX1	76112BLF5
76112BHY9	76112BLG3
76112BHZ6	76112BLH1
76112BJA9	76112BLJ7
76112BJB7	76112BLK4
76112BJC5	76112BLL2
76112BJG6	76112BLM0
76112BJH4	76112BLN8
76112BJJ0	76112BLP3
76112BJK7	76112BLQ1
76112BJL5	76112BLR9
76112BJM3	76112BND8
76112BJN1	N/A114662
N/C110290	N/C113171
N/C110291	N/C113172
N/C110292	N/C113646
N/C110293	N/C113647
	N/C113648

RAMP Series 2005-RS2

76112BJW1
76112BKB5
76112BKC3
76112BKD1
76112BKE9
76112BKF6
76112BKG4
76112BKZ2
N/C111831
N/C111832

RAMP Series 2005-RS3

76112BLD0
76112BLE8

RAMP Series 2005-RS4

76112BPA2
76112BPB0
76112BPC8
76112BPD6
76112BPE4
76112BPF1
76112BPG9
76112BPH7
76112BPJ3
N/C115787
N/C115788
N/C115789

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

N/C115790	N/C119140
N/C115791	N/C119141
RAMP Series 2005-RS5	N/C119142
76112BPU8	N/C119143
76112BPV6	N/C119144
76112BPW4	RAMP Series 2005-RS7
76112BPX2	76112BWV8
76112BPY0	76112BWW6
76112BPZ7	76112BWX4
76112BQA1	76112BWY2
76112BQB9	76112BWZ9
76112BQC7	76112BXA3
76112BQK9	76112BXB1
N/C117186	76112BXC9
N/C117187	76112BXD7
N/C117188	76112BXC9
N/C117189	N/A120701
N/C117190	N/C120702
RAMP Series 2005-RS6	RAMP Series 2005-RS8
76112BTP5	76112BZF0
76112BTQ3	76112BZG8
76112BTR1	76112BZJ2
76112BTS9	76112BZK9
76112BTT7	76112BZL7
76112BTU4	76112BZM5
76112BTV2	76112BZN3
76112BTW0	76112BZP8
76112BTX8	76112BZU7
76112BTY6	76112BZV5
76112BTZ3	N/C125141
76112BVL1	N/C125142

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

RAMP Series 2005-RS9

76112BL73
76112BL81
76112BL99
76112BM23
N/A128298
N/A128299

76112BWK2
76112BWL0
76112BWM8
76112BXJ4
76112BXX1
76112BXL9

RAMP Series 2005-RZ1

76112BLX6
76112BLY4
76112BLZ1
76112BMA5
76112BMB3
76112BMC1
76112BMD9
76112BME7
76112BMF4
76112BMG2
76112BMH0
76112BMJ6
76112BMK3
76112BNE6
N/C113078
N/C113080

RAMP Series 2005-RZ3

76112BA26
76112BA34
76112BA42
76112BA59
76112BA67
76112BA75
76112BA83
76112BA91
76112BB41
76112BB58
76112BB66
76112BB74
76112BZY9
76112BZZ6

RAMP Series 2005-RZ2

76112BWD8
76112BWE6
76112BWF3
76112BWG1
76112BWH9
76112BWJ5

RAMP Series 2005-RZ4

76112BM72
76112BM80
76112BM98
76112BN22
76112BN30
76112BN48
76112BN55
76112BN63
76112BP20

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76112BP38	RAMP Series 2006-RS4
76112BP46	75156WAC7
76112BP53	75156WAD5
RAMP Series 2006-RS1	75156WAE3
76112BT75	75156WAF0
76112BT83	75156WAG8
76112BT91	75156WAH6
76112BU24	75156WAP8
76112BU32	N/A138738
76112BY46	N/A138739
N/A130656	RAMP Series 2006-RS5
N/A130657	75156YAA7
N/A130658	75156YAC3
RAMP Series 2006-RS2	75156YAD1
76112B2C3	75156YAE9
76112B2D1	75156YAF6
76112B2E9	75156YAG4
76112B2F6	75156YAP4
76112B2G4	N/A142028
76112B2H2	N/A142029
76112B2S8	RAMP Series 2006-RZ1
76112B3A6	76112BY87
N/A132344	76112BY95
N/A132345	76112BZ29
RAMP Series 2006-RS3	76112BZ37
75156VAB1	76112BZ45
75156VAC9	76112BZ52
75156VAD7	76112BZ60
75156VAP0	76112BZ78
N/A135924	76112BZ86
N/A135925	N/A132261

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

N/A132262	N/A143334
RAMP Series 2006-RZ2	RASC Series 2004-KS1
75156UAB3	74924PAD4
75156UAC1	74924PAE2
75156UAD9	74924PAF9
75156UAE7	74924PAG7
75156UAF4	74924PAH5
75156UAN7	74924PAJ1
75156UAP2	74924PAM4
N/A135558	74924PAN2
N/A135559	74924PAP7
RAMP Series 2006-RZ3	74924PAR3
75156MAB1	74924PAS1
75156MAC9	N/A82223
75156MAD7	N/A82224
75156MAE5	N/A82225
75156MAF2	RASC Series 2004-KS10
75156MAG0	76110WF68
75156MAN5	76110WF84
N/A140791	76110WF92
N/A140792	76110WG26
RAMP Series 2006-RZ4	76110WG34
75156XAB7	76110WG42
75156XAC5	76110WG59
75156XAD3	76110WG67
75156XAE1	76110WG75
75156XAF8	76110WG83
75156XAG6	76110WH25
75156XAH4	N/A106119
75156XAQ4	N/A106119
75156XAR2	N/A106120

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

N/A106120	76110WWX0
N/A106121	76110WWY8
N/A106121	76110WWZ5
N/C116634	76110WXA9
RASC Series 2004-KS11	76110WXB7
76110WH82	76110WXC5
76110WH90	76110WXF8
76110WJ23	76110WYG6
76110WJ31	76110WXH4
76110WJ49	76110WVK7
76110WJ56	76110WXL5
76110WK21	N/A94481
N/C107721	N/A94482
N/C107722	N/A94483
N/C107723	RASC Series 2004-KS4
RASC Series 2004-KS2	76110WXM3
76110WWE2	76110WXQ4
76110WWF9	76110WXR2
76110WWG7	76110WXS0
76110WWH5	76110WXT8
76110WWJ1	76110WXV3
76110WWK8	76110WXW1
76110WWN2	76110WXX9
76110WWP7	76110WXY7
76110WWQ5	N/A96111
76110WWS1	N/A96112
76110WWT9	N/A96113
N/A91859	RASC Series 2004-KS5
N/A91860	76110WXZ4
N/A91861	76110WYC4
RASC Series 2004-KS3	76110WYD2

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76110WYE0	76110WB54
76110WYF7	76110WB62
76110WYG5	76110WB70
76110WYH3	76110WB88
76110WYM2	N/A100758
76110WYN0	N/A100759
76110WYP5	N/A700760
76110WZG4	RASC Series 2004-KS8
76110WZH2	76110WC46
N/A97715	76110WC53
N/A97716	76110WC61
N/A97717	76110WC79
RASC Series 2004-KS6	76110WC87
76110WA30	76110WC95
76110WA48	76110WD52
76110WZM1	76110WD60
76110WZN9	76110WD78
76110WZP4	76110WD86
76110WZU3	76110WD94
76110WZV1	N/C103019
76110WZW9	N/C103020
76110WZX7	N/C103021
76110WZY5	RASC Series 2004-KS9
76110WZZ2	76110WE51
N/A98896	76110WE69
N/A98897	76110WE77
N/A98898	76110WF27
RASC Series 2004-KS7	76110WF34
76110WA89	76110WF35
76110WA97	76110WF50
76110WB21	N/C104586

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

N/C104588	U76127CC8
N/C104590	U76127CD6
RFSC Series 2004-RP1	U76127CE4
760985S	U76127CF1
760985S44	U76127CG9
760985S51	RFSC Series 2006-RP1
760985S69	76112B2S7
N/A92314	76112B2U3
N/A92315	76112B2V1
RFSC Series 2005-RP1	76112B2W9
76112BJQ4	76112B2X7
76112BJR2	76112B2Y5
76112BJS0	76112B3R9
76112BJT8	76112B3T5
76112BJU5	76112B3U2
76112BJV3	RFSC Series 2006-RP2
N/C111410	74919MAA4
N/C111411	74919MAB2
RFSC Series 2005-RP3	74919MAC0
76112BP79	74919MAG1
76112BP87	74919MAH9
76112BP95	74919MAJ5
76112BQ29	RFSC Series 2006-RP3
76112BQ37	74919RAA3
76112BQ45	74919RAE5
76112BQ52	74919RAF2
76112BQ60	N/A139405
N/A128751	N/A139406
N/A128752	N/A139407
U76127CA2	RAAC Series 2004-SP1
U76127CB0	7609855T4

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

7609855U1	76112BEU0
7609855V9	76112BEV8
7609855W7	76112BEW6
7609855X5	76112BEX4
7609855Z0	76112BEY2
7609856R7	76112BEZ9
N/A98705	76112BFA3
N/A98706	76112BFB1
N/A98707	76112BFC9
RAAC Series 2004-SP2	76112BFD7
7609857N5	RAAC Series 2005-RP2
7609857P0	76112BXN5
7609857Q8	76112BXP0
7609857R6	76112BXQ8
7609857S4	76112BXR6
7609857T2	76112BXS4
7609857U9	76112BXT2
7609857V7	76112BXU9
7609857W5	N/C120895
7609857X3	N/C120895
7609857Z8	N/C120895
7609858A2	N/C120896
RAAC Series 2004-SP3	N/C120897
76112BEL0	U76127BL9
76112BEM8	U76127BM7
76112BEN6	U76127BN5
76112BEP1	U76127BP0
76112BEQ9	U76127BQ8
76112BER7	U76127BR6
76112BES5	U76127BS4
76112BET3	RAAC Series 2005-SP1

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76112BQL7	76112BSS0
76112BQM5	76112BSV3
76112BQP8	76112BSW1
76112BQR4	76112BSX9
76112BQS2	76112BSY7
76112BQT0	76112BTA8
76112BQU7	76112BTB6
76112BQV5	76112BTC4
76112BQW3	76112BTD2
76112BQX1	76112BTE0
76112BQY9	76112BTF7
76112BQZ6	76112BTH3
76112BRA0	RAAC Series 2005-SP2
76112BRB8	76112BE48
76112BRC6	76112BE55
76112BRD4	76112BE63
76112BRE2	76112BE71
76112BRY8	76112BE89
76112BSA9	76112BE97
76112BSB7	76112BF21
76112BSC5	76112BF39
76112BSE1	76112BF47
76112BSF8	76112BF54
76112BSG6	76112BF62
76112BSJ0	76112BF70
76112BSK7	76112BG20
76112BSL5	76112BG38
76112BSM3	76112BG79
76112BSN1	76112BG87
76112BSQ4	U76127BT2
76112BSR2	U76127BU9

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

U76127BY1	74919PAB5
RAAC Series 2005-SP3	74919PAC3
76112BS43	74919PAD1
76112BS50	74919PAE9
76112BS68	74919PAF6
76112BS76	74919PAJ8
76112BS84	74919PAK5
76112BT26	74919PAL3
76112BT34	RAAC Series 2006-SP3
76112BT42	74919QAA5
76112BT59	74919QAB3
RAAC Series 2006-RP4	74919QAC1
74919TAA9	74919QAD9
74919TAB7	74919QAE7
74919TAC5	74919QAF4
74919TAD3	74919QAL1
74919TAE1	74949QAJ6
74919TAG6	74949QAK3
74919TAH4	RFMSI Series 2004-SA1
74919TAJ0	76111XGL6
RAAC Series 2006-SP1	76111XLC5
76112B3D0	76111XLD3
76112B3E8	76111XLE1
76112B3F5	76111XLF8
76112B3G3	76111XLH4
76112B3H1	76111XLJ0
76112B3L2	76111XLK7
76112B3M0	76111XLL5
76112B3N8	76111XLM3
RAAC Series 2006-SP2	RFMSI Series 2004-S1

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76111XEX7	RFMSI Series 2004-S3
76111XEY5	76111XGN7
76111XEZ2	76111XGP2
76111XFD0	76111XGQ0
76111XFE8	76111XGR8
76111XFF5	76111XGS6
76111XFH1	76111XGT4
76111XFJ7	76111XGU1
76111XFK4	76111XGV9
76111XFL2	76111XGW7
76111XFM0	76111XGX5
76111XFN8	RFMSI Series 2004-S4 Trust
76111XFP3	76111XGZ0
76111XFQ1	76111XHA4
76111XFR9	76111XHB2
76111XFS7	76111XHC0
RFMSI Series 2004-S2	76111XHD8
76111XFX6	76111XHE6
76111XFY4	76111XHF3
76111XFZ1	76111XHH9
76111XGA5	76111XHJ5
76111XGB3	76111XHM8
76111XGC1	76111XHN6
76111XGD9	76111XHP1
76111XGE7	76111XHQ9
76111XGF4	76111XHR7
76111XGG2	76111XHS5
76111XGH0	76111XHT3
76111XGJ6	76111XHU0
76111XGK3	76111XHV8
76111XGL1	76111XHW6

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76111XHX4

76111XHY2

76111XHZ9

76111XJA2

76111XJB0

76111XJC8

76111XJD6

76111XJE4

76111XJF1

76111XJG9

76111XJH7

76111XJJ3

76111XJK0

76111XJL8

RFMSI Series 2004-S5

76111XJM6

76111XJU8

76111XJV6

76111XJW4

76111XJX2

76111XJY0

76111XJZ7

76111XKA0

76111XKB8

76111XKC6

76111XKD4

76111XKE2

76111XKF9

76111XKG7

76111XKH5

76111XKJ1

76111XKK8

76111XKL6

76111XKM4

76111XKN2

76111XKP7

76111XKQ5

76111XKT9

76111XKU6

76111XKV4

7611XKR3

RFMSI Series 2004-S6

76111XLQ4

76111XLR2

76111XLU5

76111XLV3

76111XLW1

76111XLX9

76111XLY7

76111XLZ4

76111XMA8

76111XMB6

76111XMC4

76111XMG5

76111XMH3

76111XMJ9

76111XMK6

76111XML4

76111XMM2

76111XMN0

76111XMP5

76111XMQ3

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76111XMR1	N/A95474
76111XMS9	N/A95475
76111XMT7	N/A95476

Home Equity Loan Trust 2004-HS2

76111XMU4	76110VQJ0
76111XMV2	76110VQK7
76111XMW0	76110VQL5
76111XMX8	76110VQM3
76111XMY6	N/C98909
76111XMZ3	N/C98911
76111XNA7	N/C98912
76111XNB5	N/C98913
76111XNC3	

Home Equity Loan Trust 2004-HS3

76111XND1	76110VQY7
76111XNE9	N/C104665

**Residential Funding Mortgage Securities
II, Series 2006 -HSA1**

Home Equity Loan Trust 2005-HS1

76110VTE8	76110VRV2
76110VTF5	76110VRW0
76110VTG3	76110VRX8
76110VTH1	76110VRY6
76110VTJ7	76110VRZ3
76110VTK4	N/C124973

Home Equity Loan Trust 2004-HS1

76110VQA9	N/C124974
76110VQB7	N/C124975
76110VQC5	N/C124976
76110VQD3	N/C126644

Home Equity Loan Trust 2005-HS2

76110VQE1	76110VSR0
N/A94406	76110VSS8
N/A94407	76110VST6
N/A94525	76110VSU3

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76110VSV1	N/A136608
NA128287	N/A136609
NA128288	Home Equity Loan Trust 2006-HSA4
NA128289	43709WAA1
NA128290	N/A140486
NA128291	N/A140487
Home Equity Loan Trust 2005-HSA1	Home Equity Loan Trust 2006-HSA5
76110VSX7	437099AA2
76110VSY5	N/A143532
76110VSZ2	Home Loan Trust 2004-HI1
76110VTA6	76110VPR3
76110VTB4	76110VPS1
N/A129188	76110VPT9
N/A129189	76110VPU6
N/A129191	76110VPV4
N/A129192	76110VPW2
N/A129193	N/A94431
	Home Loan Trust 2004-HI2
Home Equity Loan Trust 2006-HSA2	76110VQS0
76110VTN8	N/A98925
76110VTP3	Home Loan Trust 2004-HI3
76110VTQ1	76110VQX9
76110VTR9	N/C104808
76110VTS7	Home Loan Trust 2005-HI1
N/A131590	76110VRD2
N/A131591	N/C110224
N/A131592	Home Loan Trust 2005-HI2
N/A140008	76110VRJ9
NA131593	76110VRK6
Home Equity Loan Trust 2006-HSA3	76110VRL4
76113JAA0	76110VRM2

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76110VRN0	76110VUF3
76110VRP5	N/A133615
76110VRQ3	Home Loan Trust 2006-HI2
76110VRR1	437185AB7
76110VRS9	437185AC5
76110VRT7	437185AD3
N/C118907	N/A136942
Home Loan Trust 2005-HI3	Home Loan Trust 2006-HI3
76110VSD1	43718NAB8
76110VSE9	43718NAC6
76110VSF6	43718NAD4
76110VSG4	N/A140364
76110VSH2	Home Loan Trust 2006-HI4
76110VSJ8	43718MAB0
76110VSK5	43718MAC8
76110VSL3	43718MAD6
76110VSM1	N/C143537
76110VSN9	
76110VSP4	GMACM Home Loan Trust 2001-HE2
N/C127228	100001885
Home Loan Trust 2006-HI1	100001886
76110VTV0	100001887
76110VTW8	100001888
76110VTX6	361856BE6
76110VTY4	361856BG1
76110VTZ1	361856BH9
76110VUA4	361856BJ5
76110VUB2	GMACM Home Loan Trust 2001-HE3
76110VUC0	100002132
76110VUD8	361856BR7
76110VUE6	361856BS5

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

NA252703	36185NN89
NA252704	36185NN97
GMACM Mortgage Loan Trust 2003-GH1	36185NP20
	36185NP38
100002413	GMACM Home Loan Trust 2001-HLTV2
100002414	100002131
100002415	36185HDG5
36185NXR6	36185HDH3
36185NXS4	GMACM Home Loan Trust 2002-HLTV1
36185NXT2	100002328
36185NXU9	36185HDQ3
GMACM Mortgage Loan Trust 2003-GH2	GMACM Mortgage Loan Trust 2003-AR1
100002543	36185NYY0
100002544	36185NYZ7
100002545	36185NZA1
36185NQ45	36185NZC7
36185NQ60	36185NZD5
36185NQ78	36185NZE3
36185NQ86	36185NZF0
36185NQ94	36185NZG8
GMACM Mortgage Loan Trust 2003-J10	36185NZJ2
36185NM72	36185NZK9
36185NM80	GMACM Mortgage Loan Trust 2003-AR2
36185NM98	
36185NN22	36185NF39
36185NN30	36185NF54
36185NN48	36185NF62
36185NN55	36185NF70
36185NN63	36185NF96
36185NN71	36185NG20

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

36185NG38	36185NA91
36185NG46	36185NB25
36185NG53	36185NB33
36185NG61	36185NB41
36185NG79	36185NB58
36185NG87	36185NB66
36185NG95	36185NB74
36185NH29	36185NB82
36185NH37	36185NZW3
36185NH45	36185NZX1
36185NH52	36185NZY9
36185NH60	36185NZZ6

GMACM Mortgage Loan Trust 2003-J5

GMACM Mortgage Loan Trust 2003-J7

36185NB90	36185NC73
36185NC24	36185NC81
36185NZL7	36185NC99
36185NZM5	36185ND23
36185NZN3	36185ND31
36185NZQ6	36185ND49
36185NZR4	36185ND56
36185NZS2	36185ND64
36185NZT0	36185ND72
36185NZU7	36185ND80
36185NZV5	36185ND98

GMACM Mortgage Loan Trust 2003-J6

36185NA26	36185NE22
36185NA34	36185NE30
36185NA59	36185NE48
36185NA67	36185NE55
36185NA75	36185NE63
36185NA83	36185NE71
	36185NE89

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

36185NE97	36185NM56
36185NF21	36185NM64
GMACM Mortgage Loan Trust 2003-J8	36185NP79
36185NH78	36185NP87
36185NH86	36185NP95
36185NH94	36185NQ29
36185NJ27	36185NR28
36185NJ35	GMACM Mortgage Loan TrustT 2004-JR1
36185NJ43	36185NR36
36185NJ50	36185NR51
36185NJ68	36185NR77
36185NJ76	36185NR85
36185NJ84	36185NS27
36185NJ92	36185NS35
GMACM Mortgage Loan Trust 2003-J9	36185NS43
36185NK25	36185NS50
36185NK33	36185NS68
36185NK41	36185NS76
36185NK58	36185NS84
36185NK66	36185NS92
36185NK74	RFSC Series 2001-RM2 Trust
36185NK82	0760985FV8
36185NK90	0760985FW6
36185NL40	0760985FX4
36185NL57	760985FR7
36185NL65	760985FS5
36185NL81	760985FT3
36185NL99	760985FU0
36185NM23	760985FV8
36185NM31	760985FW6
36185NM49	

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

760985FX4	760985DY4
760985FY2	760985DZ1
760985FZ9	760985EA5
760985GA3	760985EB3
760985GB1	760985EC1
760985GC9	760985ED9
760985GD7	760985EE7
760985GE5	760985EF4
760985GF2	U76127AC0
760985GG0	U76127AD8
760985GH8	RAMP Series 2001-RS3 Trust
760985GJ4	100002127
760985GK1	100002128
RAMP Series 2001-RS1 Trust	100002129
100001859	100002130
100001860	760985EZ0
100001861	760985FA4
100001865	760985FB2
760985CM1	760985FC0
760985CP4	760985FD8
760985CQ2	760985FE6
760985CR0	RFSC Series 2002-RP1 Trust
RAMP Series 2001-RS2 Trust	760985JD4
100001878	760985JE2
100001879	760985JF9
100001880	N/A40754
100001881	N/A40755
760985DT5	N/A40756
760985DV0	U76127AF3
760985DW8	U76127AG1
760985DX6	RFSC Series 2002-RP2 Trust

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

760985PC9	760985JV4
760985PH8	760985JW2
N/A60034	RAMP Series 2002-RS3 Trust
N/A60035	100002242
N/A60036	100002243
U76127AH9	100002244
RAMP Series 2002-RS1 Trust	100002245
760985GQ8	100002246
760985GR6	760985LV1
760985GS4	760985LW9
760985GT2	760985LX7
760985GX3	760985LY5
760985GY1	760985LZ2
760985HS3	760985MA6
N/A39209	760985MB4
N/A39211	760985MD0
N/C39208	760985ME8
N/C39210	760985MF5
RAMP Series 2002-RS2 Trust	760985MT5
100002166	760985MU2
100002167	RAMP Series 2002-RS4 Trust
100002168	100002317
100002169	100002318
760985JL6	100002319
760985JM4	100002320
760985JP7	760985NK3
760985JQ5	760985NL1
760985JR3	760985NM9
760985JS1	760985NN7
760985JT9	760985NP2
760985JU6	760985NQ0

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

RAMP Series 2002-RS5 Trust

100002324

100002325

100002326

100002327

760985NW7

760985NX5

760985NY3

760985NZ0

760985PA3

760985PB1

RAMP Series 2002-RS6 Trust

760985PM7

760985PN5

760985PP0

760985PQ8

760985PR6

760985PS4

760985PT2

760985PU9

N/A61338

N/A61339

N/A61340

N/A61555

RAMP Series 2002-RS7 Trust

760985PV7

760985PW5

760985RG8

N/A63338

N/A63339

N/A63340

RAMP Series 2002-RZ2 Trust

760985KV2

760985KX8

760985KY6

760985KZ3

N/A51458

N/A51459

N/A51460

RAMP Series 2002-RZ3 Trust

760985NC1

760985ND9

760985NE7

760985NR8

N/A57293

N/A57294

N/A57295

RAMP Series 2002-RZ4 Trust

760985PE5

760985PG0

N/A60024

N/A60025

N/A60026

RAMP Series 2002-SL1 Trust

760985LC3

760985LD1

760985LF6

760985LG4

760985LH2

760985LJ8

760985LK5

760985LL3

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

760985LM1	760985YN5
760985LN9	N/A75111
760985LP4	N/A75112
760985LQ2	U76127AQ9
760985MG3	U76127AR7
760985MH1	U76127AS5
760985MJ7	RAMP Series 2003-RS1 Trust
760985MK4	760985RX1
760985ML2	760985RY9
760985MM0	760985RZ6
N/A52935	760985SA0
N/A52935	760985SC6
N/A52936	760985SD4
N/A52936	760985SF9
N/A52937	760985SG7
N/A52937	N/A64985
RFSC Series 2003-RP1 Trust	N/A64986
760985UG4	N/A64987
760985UH2	N/A64988
760985UJ8	RAMP Series 2003-RS10 Trust
760985UK5	760985C82
N/A69339	760985C90
N/A69340	760985D24
N/A69341	760985D32
U76127AL0	760985D40
U76127AN6	760985D73
U76127AP1	760985D81
RFSC Series 2003-RP2 Trust	760985D99
760985YH8	760985D24
760985YJ4	760985G70
760985YK1	760985G88

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

N/A79739	RAMP Series 2003-RS3 Trust
N/A79740	760985UA7
N/A79741	760985UB5
N/A79742	760985UC3
RAMP Series 2003-RS11 Trust	760985UD1
760985K26	760985UE9
760985K34	N/A68959
760985K42	N/A68960
760985K59	N/A68961
760985K67	RAMP Series 2003-RS4 Trust
760985K91	760985UN9
760985L25	760985UP4
760985L33	760985UR0
760985L41	760985US8
760985L58	760985UT6
760985L66	760985UU3
760985L82	760985WF4
760985L90	760985WG2
NA80936	NA71009
NA80938	NC71007
NA80939	NC71008
NA90835	RAMP Series 2003-RS5 Trust
RAMP Series 2003-RS2 Trust	760985WW7
760985SS1	760985WY3
760985ST9	760985WZ0
760985SU6	760985XA4
760985TU5	760985XB2
760985TV3	760985XC0
N/A67490	760985XD8
N/A67491	N/A72730
N/A67492	N/A72732

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

N/A72733	760985ZG9
N/C72731	760985ZH7
RAMP Series 2003-RS6 Trust	760985ZJ3
760985XK2	760985ZK0
760985XL0	760985ZN4
760985XM8	760985ZP9
760985XN6	760985ZQ7
760985XP1	760985ZR5
760985XQ9	760985ZS3
N/A73420	760985ZT1
N/A73421	760985ZU8
N/A73422	760985ZV6
N/A73423	N/A75818
RAMP Series 2003-RS7 Trust	N/A75819
760985XV8	N/A75820
760985XW6	N/A75821
760985XX4	RAMP Series 2003-RS9 Trust
760985XY2	760985A43
760985XZ9	760985A50
760985YC9	760985A84
760985YD7	760985A92
760985YE5	760985B26
760985YF2	760985B34
760985YG0	760985B42
N/A74779	760985B59
N/A74780	760985B67
N/A74781	760985B75
N/A74782	760985B83
RAMP Series 2003-RS8 Trust	760985B91
760985ZE4	760985C25
760985ZF1	N/A77080

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

N/A77083	760985XE6
N/A77085	N/A72127
N/A77087	N/A72128
RAMP Series 2003-RZ1 Trust	N/A72129
760985RN3	RAMP Series 2003-RZ4 Trust
760985RP8	760985YS4
760985RQ6	760985YU9
760985RR4	760985YV7
760985RS2	760985YW5
N/A64305	760985YX3
N/A64307	760985YY1
N/C64306	760985ZW4
RAMP Series 2003-RZ2 Trust	N/A76102
760985SH5	N/A76105
760985SJ1	RAMP Series 2003-RZ5 Trust
760985SK8	760985H61
760985SL6	760985H79
760985SM4	760985H95
N/A67892	760985J28
N/A67893	760985J36
N/A67894	760985J44
N/A67895	760985L74
RAMP Series 2003-RZ3 Trust	N/A80688
760985WK3	N/A80689
760985WM9	N/A81855
760985WN7	RAMP Series 2003-SL1 Trust
760985WP2	760985E49
760985WQ0	760985E56
760985WR8	760985E64
760985WS6	760985E72
760985WT4	760985E80

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

760985E98	76110WLE4
760985F22	76110WLF1
760985F30	RASC Series 2001-KS2 Trust
760985F48	100001882
760985F55	100001883
760985F63	100001884
760985F71	76110WLL8
760985F89	76110WLM6
760985F97	76110WLN4
RAMP NIM 2005 NM2 Trust	76110WLP9
76112BPQ7	76110WLQ7
N/C116726	76110WLR5
RAMP NIM 2005 NM4 Trust	76110WLS3
76112BTJ9	76110WLT1
76112BTK6	76110WLW4
U76127BJ4	RASC Series 2002-KS4 Trust
U76127BK1	76110WPC4
RAMP NIM 2005 NM5 Trust	76110WPD2
75156RAA2	76110WPE0
75156RAB0	76110WPF7
U75169AA7	76110WPG5
RAMP NIM 2005 NS1 Trust	76110WPH3
75156LAA5	76110WPJ9
75156LAB3	N/A53314
RASC Series 2001-KS1 Trust	N/A53315
100001862	N/A53316
100001863	N/A53317
100001864	RASC Series 2002-KS6 Trust
76110WLB0	749248AA8
76110WLC8	749248AF7
76110WLD6	749248AG5

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

749248AH3	76110WVR4
749248AJ9	76110WVS2
749248AK6	76110WVT0
N/A59012	76110WVV5
N/A59013	76110WVW3
N/A59014	76110WVX1
N/A59015	76110WVZ6
RASC Series 2002-KS8 Trust	76110WWA0
76110WQA7	NA80977
76110WQB5	NA80978
76110WQC3	NA80979
76110WQD1	RASC Series 2003-KS2 Trust
N/A62628	76110WQQ2
N/A62629	76110WQR0
N/A63804	76110WQS8
RASC Series 2003-KS10 Trust	76110WQT6
76110WUV6	76110WQU3
76110WUW4	76110WQV1
76110WUX2	76110WRB4
76110WUY0	76110WRC2
76110WUZ7	N/A67882
76110WVA1	N/A67883
76110WVG8	N/A67884
N/A80428	N/A67885
N/A80429	N/A67886
N/A80430	RASC Series 2003-KS3 Trust
RASC Series 2003-KS11 Trust	76110WRD0
76110WVL7	76110WRE8
76110WVN3	76110WRF5
76110WVP8	76110WRG3
76110WVQ6	76110WRJ7

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

N/A68949	N/A72154
N/A68950	N/A72155
RASC Series 2003-KS4 Trust	RASC Series 2003-KS6 Trust
76110WRP3	76110WSN7
76110WRQ1	76110WSP2
76110WRR9	76110WSQ0
76110WRS7	76110WSR8
76110WRT5	76110WST4
76110WRU2	N/A73536
76110WRV0	N/A73537
76110WRW8	RASC Series 2003-KS7 Trust
76110WRX6	76110WSU1
76110WRY4	76110WSZ0
76110WRZ1	76110WTA4
76110WSA5	76110WTB2
NA70844	76110WTC0
NA70845	76110WTD8
NA70846	76110WTK2
NA70847	N/A74753
NA70848	N/A74754
RASC Series 2003-KS5 Trust	N/A74755
76110WSF4	N/A74756
76110WSG2	N/A74757
76110WSH0	RASC Series 2003-KS8 Trust
76110WSJ6	76110WTR7
76110WSK3	76110WTS5
76110WSL1	76110WTT3
76110WSM9	76110WTU0
N/A72151	76110WTV8
N/A72152	76110WTW6
N/A72153	76110WUC8

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76110WUE4	76110VEC8
N/A76032	NC00000478
N/A76033	Home Loan Trust 2000-HI3
N/A76034	76110VEL8
RASC Series 2003-KS9 Trust	NC00000508
76110WUK0	Home Loan Trust 2000-HI4
76110WUL8	76110VEU8
76110WUM6	76110VEV6
76110WUN4	NC00000539
76110WUP9	Home Loan Trust 2000-HI5
76110WUQ7	76110VFD5
76110WUR5	NC00000585
N/A77057	Home Loan Trust 2000-HL1
N/A77058	437184AU8
N/A77059	NC00000529
RASC NIM 2004-NT11 Trust	Home Loan Trust 2001-HI1
749243AS0	76110VFF0
N/C107775	NC00000592
RASC Series 1999-RS1 Trust	Home Loan Trust 2001-HI2
76110WFW1	76110VFY9
76110WFX9	76110VGA0
99RS1CLR2	NC00000640
99RS1CLR3	Home Loan Trust 2001-HI3
99RS1CLR4	76110VGP7
99RS1CLRI	76110VGS9
99RS1SB-1	Home Loan Trust 2001-HI4
99RS1SBII	76110VHA2
Home Loan Trust 2000-HI1	76110VHJ0
76110VDW5	76110VHK7
NC00000466	Residential Funding Mortgage Securities
Home Loan Trust 2000-HI2	II, Series 2001 HS2 Trust

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76110ABC1	76110VLA4
76110ABC2	76110VLB2
76110ABC3	76110VLC0
76110ABC4	76110VLD8
76110VGF9	N/A59805
76110VGG7	Home Loan Trust 2002-HI5
Home Equity Loan Trust 2001-HS3	76110VLM8
76110VCH2	76110VLN6
76110VGX0	76110VLP1
76110VGZ5	76110VLQ9
76110VHA9	N/A63352
76110VHB7	
76110VHE4	Residential Funding Mortgage Securities
76110VHF5	II, Series 2002-HS1 Trust
76110VHG3	76110VJA7
76110VHK1	76110VJE9
Home Loan Trust 2002-HI1	N/A39347
76110VHS0	N/A39350
76110VHT8	Residential Funding Mortgage Securities
N/A39161	II, Series 2002 HS2 Trust
Home Loan Trust 2002-HI2	76110VKF4
76110VJM1	76110VKG2
76110VJN9	76110VKL1
76110VJP4	N/A53202
76110VJQ2	N/A53203
N/A41461	N/A53204
Home Loan Trust 2002-HI3	Home Equity Loan Trust 2002-HS3
76110VJX7	76110VKS6
76110VJY5	76110VKT4
N/A53010	76110VKU1
Home Loan Trust 2002-HI4	N/A58682

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

N/A58683	76110VLW6
N/A58684	76110VLX4
N/A58685	76110VLY2
N/A58686	76110VLZ9
N/A58687	N/A67462
Home Loan Trust 2003-HI1	N/A67463
76110VMG0	N/A67464
76110VMH8	N/A67465
76110VMJ4	N/A67466
76110VMK1	N/A67467
76110VMM7	Home Equity Loan Trust 2003-HS2
N/A68579	76110VMS4
Home Loan Trust 2003-HI2	76110VMT2
76110VNE4	76110VMU9
76110VNF1	76110VMV7
76110VNG9	76110VMX3
76110VNH7	76110VMY1
76110VNJ3	N/A72062
N/A72178	N/A72063
Home Equity Loan Trust 2003-HI3	N/A72064
76110VNQ7	N/A72065
76110VNR5	N/A72066
N/A76382	N/A72067
Home Equity Loan Trust 2003-HI4	N/A72068
76110VPD4	Home Equity Loan Trust 2003-HS3
76110VPF9	76110VNU8
76110VPG7	76110VNV6
76110VPH5	76110VNW4
76110VPJ1	76110VNX2
N/A80673	76110VNY0
Home Equity Loan Trust 2003-HS1	N/A75836

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

N/A75837	Home Loan Trust 1999-HI8
N/A76092	76110VDL9
N/A76093	76110VDM7
N/A76094	NC00000440
N/A76097	RFMSI Series 2003-S10 Trust
N/C76096	76111J7H1
Home Equity Loan Trust 2003-HS4	76111J7J7
76110VPK8	76111J7K4
76110VPL6	76111J7N8
N/A80911	76111J7P3
N/A80912	76111J7Q1
N/A80913	76111J7R9
Residential Funding Mortgage Securities	76111J7S7
II, Series 2006 -HSA1	76111J7T5
76110VTE8	76111J7U2
76110VTF5	76111J7V0
76110VTG3	76111J7W8
76110VTH1	76111J7X6
76110VTJ7	RFMSI Series 2003-S11 Trust
76110VTK4	76111J6N9
Home Equity Loan Trust 2006-HSA3	76111J6P4
76113JAA0	76111J6Q2
N/A136608	76111J6R0
N/A136609	76111J6U3
Home Loan Trust 1999-HI4	76111J6V1
76110VCR7	76111J6W9
NC00000441	76111J6X7
Home Loan Trust 1999-HI6	76111J6Y5
76110VCZ9	76111J6Z2
76110VDA3	76111J7A6
NC00000474	76111J7B4

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76111J7C2	76111J5X8
76111J7D0	76111J5Y6
RFMSI Series 2003-S12 Trust	76111J6B5
76111J4H4	76111J6C3
76111J4J0	76111J6D1
76111J4M3	76111J6E9
76111J4N1	76111J6F6
76111J4R2	76111J6G4
76111J4S0	76111J6H2
76111J4W1	76111J6J8
76111J4Y7	76111J6K5
76111J4Z4	76111J6L3
76111J5A8	RFMSI Series 2003-S14 Trust
76111J5B6	76111XAA1
76111J5E0	76111XAB9
76111J5F7	76111XAC7
76111J5G5	76111XAD5
76111J5H3	76111XAE3
76111J5J9	76111XAF0
76111J5K6	76111XAG8
76111J5L4	76111XAH6
76111J5M2	76111XAJ2
76111J5N0	76111XAK9
76111J5P5	76111XAL7
76111J5Q3	76111XAM5
76111J5R1	76111XAN3
76111J5S9	76111XAP8
RFMSI Series 2003-S13 Trust	76111XAQ6
76111J5U4	76111XAR4
76111J5V2	RFMSI Series 2003-S15 Trust
76111J5W0	76111XAS2

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76111XAT0	76111XBY8
76111XAU7	76111XBZ5
76111XAV5	76111XCA9
76111XAW3	76111XCB7
76111XAX1	76111XCC5
76111XAY9	76111XCD3
76111XAZ6	76111XCE1
76111XBA0	RFMSI Series 2003-S18 Trust
76111XBB8	76111XDD2
RFMSI Series 2003-S16 Trust	76111XDE0
76111XBC6	76111XDF7
76111XBD4	76111XDG5
76111XBE2	76111XDH3
76111XBF9	76111XDJ9
76111XBG7	76111XDK6
76111XBH5	76111XDL4
76111XBJ1	76111XDM2
76111XBK8	76111XDN0
76111XBL6	76111XDP5
76111XBM4	76111XDQ3
76111XBN2	RFMSI Series 2003-S19 Trust
76111XBP7	76111XCG6
RFMSI Series 2003-S17 Trust	76111XCJ0
76111XBQ5	76111XCK7
76111XBR3	76111XCM3
76111XBS1	76111XCN1
76111XBT9	76111XCP6
76111XBU6	76111XCQ4
76111XBV4	76111XCR2
76111XBW2	76111XCT8
76111XBX0	76111XCU5

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76111XCV3	76111XET6
76111XCW1	76111XEU3
76111XCX9	76111XEV1
76111XCY7	76111XEW9
76111XCZ4	RFMSI Series 2003-S4 Trust
76111XDA8	76111JU36
76111XDB6	76111JU44
76111XDC4	76111JU51
RFMSI Series 2003-S20 Trust	76111JU69
76111XDU4	76111JU77
76111XDV2	76111JU85
76111XDW0	76111JV43
76111XDY6	76111JV50
76111XDZ3	76111JV76
76111XEA7	76111JV84
76111XEB5	76111JV92
76111XEC3	76111JW26
76111XED1	76111JW34
76111XEE9	76111JW42
76111XEF6	76111JW59
76111XEG4	76111JW67
76111XEH2	76111JW75
76111XEJ8	76111JW83
76111XEK5	76111JW91
76111XEL3	RFMSI Series 2003-S6 Trust
76111XEM1	76111JX66
76111XEN9	76111JY24
76111XEP4	76111JY32
76111XEQ2	76111JY57
76111XER0	76111JY65
76111XES8	76111JY73

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

76111JY81

76111J4F8

76111JY99

76111J4G6

76111JZ23

76111J5T7

76111JZ31

76111JZ49

76111JZ56

RFMSI Series 2003-S9 Trust

76111JZ64

76111J2A1

RFMSI Series 2003-S7 Trust

76111J2B9

76111J2T0

76111J2C7

76111J2V5

76111J2D5

76111J2W3

76111J2E3

76111J2X1

76111J2F0

76111J2Y9

76111J2G8

76111J2Z6

76111JZ72

76111J3B8

76111JZ80

76111J3C6

76111JZ98

76111J3D4

RFMSI Series 2004-SR1 Trust

76111J3E2

76111XKX0

76111J3J1

76111XKY8

76111J3K8

76111XKZ5

76111J3L6

76111XLA9

76111J3V4

76111XLB7

76111J3W2

76111XLB7

76111J3X0

GMACM 2001-HLTV1

76111J3Y8

36185HCY7

76111J3Z5

NA251442

76111J4A9

GMACM 2010-1

76111J4B7

36188LAB7

76111J4C5

American Home 2004-4

76111J4D3

02660TCC5

76111J4E1

02660TCD3

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

02660TCE1	07384MSH6
02660TCF8	07384MSJ2
02660TCG6	07384MSK9
02660TCH4	07384MSM5
02660TCJ0	07384MSN3
02660TCK7	07384MSP8
02660TCL5	07384MSQ6
02660TCM3	07384MSW3
02660TCN1	07384MSX1
02660TCP6	07384MSY9

Bear Stearns Arm Trust 2003-1

02660TCQ4	07384MTH5
02660TCR2	07384MTJ1
02660TCS0	07384MTK8
02660TCT8	07384MTL6
02660TCU5	07384MTM4
02660TCV3	07384MTN2
02660TCW1	07384MTP7
02660TCX9	07384MTQ5

Bear Stearns Arm Trust 2001-4

07384MCX8	07384MTR3
07384MCY6	07384MTS1
07384MCZ3	07384MTT9
07384MDA7	07384MTU6
07384MDB5	07384MTV4
07384MDC3	07384MTW2
07384MDU3	07384MTX0
07384MEB4	07384MTY8

Bear Stearns Arm Trust 2002-11

07384MRV6	N/A65055
07384MRW4	N/A65056
07384MRX2	N/A65057

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

Bear Stearns Arm Trust 2003-3

	07384MVQ2
07384MUG5	07384MVR0
07384MUH3	07384MVS8
07384MUJ9	07384MVT6
07384MUK6	07384MVU3
07384MUL4	07384MVV1
07384MUM2	07384MVW9
07384MUN0	07384MVX7
07384MUP5	07384MVY5
07384MUQ3	07384MVZ2
07384MUR1	07384MWA6
07384MUS9	07384MWB4
07384MUT7	
07384MUU4	
07384MUV2	
07384MUW0	
07384MUX8	
07384MUY6	
07384MUZ3	
07384MVA7	
07384MVB5	
07384MVC3	
07384MVD1	
07384MVE9	
07384MVF6	
07384MVG4	
07384MVH2	

Bear Stearns Arm Trust 2003-5

Bear Stearns Arm Trust 2003-4

	07384MWF5
	07384MWG3
	07384MWH1
	07384MWJ7
	07384MWK4
	07384MWL2
	07384MWM0
	07384MWN8
	07384MWP3
	07384MWQ1
	07384MWR9
	07384MWS7
	07384MWT5
	07384MXM9
	07384MXN7
07384MVM1	07384MXP2
07384MVN9	07384MXQ0
07384MVP4	07384MXR8

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

07384MXS6	07384MYU0
07384MXT4	07384MYV8
07384MYP1	07384MYW6
Bear Stearns Arm Trust 2003-6	07384MYX4
073284MYC0	07384MYY2
07384MWW8	07384MYZ9
07384MWX6	07384MZA3
07384MWY4	07384MZB1
07384MWZ1	07384MZC9
07384MXA5	07384MZD7
07384MXB3	07384MZE5
07384MXC1	07384MZF2
07384MXD9	07384MZG0
07384MXE7	07384MZH8
07384MXF4	07384MZM7
07384MXG2	07384MZN5
07384MXH0	Bear Stearns Alt-A Trust 2003-1
07384MXJ6	07386HBJ9
07384MXK3	07386HBL4
07384MXL1	07386HBM2
07384MYA4	Bear Stearns Alt-A Sec. Trust 2004-4
07384MYB2	07386HHT1
07384MYD8	07386HHU8
07384MYE6	07386HHV6
07384MYF3	07386HHW4
07384MYN6	07386HHX2
Bear Stearns Arm Trust 2003-7	07386HHY0
07384MYQ9	07386HHZ7
07384MYR7	07386HJB8
07384MYS5	Bear Stearns Alt-A Sec. Trust 2004-6
07384MYT3	07386HJU6

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

07386HJV4

07386HPK1

07386HJW2

07386HPL9

07386HJX0

07386HPM7

07386HJY8

07386HPN5

07386HJZ5

07386HPP0

07386HKB6

07386HPQ8

07386HKC4

07386HPW5

07386HKD2

Bear Stearns 2003-AC3

07386HKE0

07384YJH0

07386HKF7

07384YJK3

07386HKG5

07384YJL1

07386HKH3

07384YJM9

Bear Stearns Alt-A Securities Trust 2004-12

07384YJY3

07384YJZ0

07386HNQ0

07384YKB1

07386HNR8

07384YKC9

07386HNS6

07384YKD7

07386HNT4

07386HNU1

Bear Stearns Alt-A Trust 2005-3

07386HNV9

07386HRU7

07386HNW7

07386HRV5

07386HNX5

07386HRW3

07386HNY3

07386HRX1

07386HNZ0

07386HRY9

07386HPA3

07386HRZ6

07386HPD7

07386HSA0

07386HPE5

07386HSB8

07386HPF2

07386HSC6

07386HPG0

07386HSN2

07386HPH8

07386HSE2

07386HPJ4

07386HSF9

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

07386HSG7

07386HTS0

07386HSH5

07386HTT8

07386HSJ1

07386HTK7

07386HSD4

07386HTV3

07386HSK8

07386HTU5

Bear Stearns Alt-A Trust 2005-4

07386HTW1

07386HTN1

07386HTL5

07386HTX9

07386HTM3

07386HSP7

Bear Stearns Alt-A Trust 2005-5

07386SHQ5

07386HVC2

07386HST9

07386HTY7

07386JHSU6

07386HUA7

07386HSR3

07386HUB5

07386HSS1

07386HUE9

07386HSV4

07386HUF6

07386HTP6

07386HUC3

07386HSW2

07386HUD1

07386HSX0

07386HUG4

07386HSY8

07386HUH2

07386HSZ5

07386HUI8

07386HTA9

07386HUK5

07386HTB7

07386HUL3

07386HTC5

07386HUM1

07386HTD3

07386HUN9

07386HTE1

07386HUV1

07386HTF8

07386HUW9

07386HTG6

07386HUX7

07386HTH4

07386HUP4

07386HTJ0

07386HUQ2

07386HTQ1

07386HUR0

07386HTR2

07386HUS8

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

07386HUT6	07386HZW4
07386HUU3	07386HZX2
07386HUY5	07386HZZ7
07386HVA6	07386HA76
07386HVD0	07386HA50
07386HVE8	07386HA68
07386HVF5	07386HA27
07386HUZ2	07386HA35
07386HVB4	07386HA43

Bear Stearns Alt-A Trust 2005-10

07386HYW5
07386HYX3
07386HZA2
07386HQB0
07386HYY1
07386HYZ8
07386HZC8
07386HZD6
07386HZE4
07386HZF1
07386HZG9
07386HZZH7
07386HZZJ3
07386HZZK0
07386HZZ68
07386HZZM6
07386HZZN4
07386HZZP9
07386HZZQ7
07386HZZR5
07386HZZS3

Bear Stearns Alt-A Trust 2006-1

07386HD32
07386HA92
07386HB26
07386HB34
07386HB42
07386HB75
07386HB83
07386HE49
07386HB91
07386HE56
07386HC25
07386HC33
07386HC41
07386HC58
07386HC66
07386HD81
07386HD99
07386HE23
07386HE64
07386HE72
07386HE80

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

22541QWP3	22541QXW7
22541QWQ1	22541QXX5
22541QWR9	22541QXY3
22541QWS7	22541QXZ0
22541QWT5	22541QYA4
22541QWU2	22541QYB2
22541QWV0	22541QYC0
22541QWW8	22541QYD8
22541QWX6	FIRST MATRIX RM TRUST 2003
22541QWY4	32082HAA4
22541QWZ1	32082HAB2
22541QXA5	32082HAC0
22541QXB3	GSMPS Mortgage Loan Trust 2003-2
22541QXC1	31394JD87
22541QXD9	31394JD95
22541QXE7	31394JDA2
22541QXF4	31394JDBO
22541QXG2	31394JDC8
22541QXH0	31394JDD6
22541QXJ6	36290PAK3
22541QXK3	36290PAK3
22541QXL1	36290PAL1
22541QXM9	36290PAM9
22541QXN7	36290PAN7
22541QXP2	36290PAP2
22541QXQ0	36290PAR8
22541QXR8	36290PAR8
22541QXS6	GSMPS Mortgage Loan Trust 2005-LT1
22541QXT4	36290PBS5
22541QXU1	36290PBT3
22541QXV9	36290PBU0

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

36290PBV8	361988AN8
36290PBW6	U0393EAA9
36290PBY2	U0393EAC5
GSR 2003-2F	U0393EAD3
36228FMM5	GSRPM 2003-1
36228FMN3	36228FLK0
36228FMP8	36228FLL8
36228FMU7	36228FLM6
36228FMV5	36228FLN4
36228FMW3	36228FLP9
36228FMX1	36228FLQ7
36228FMZ6	36228FLR5
36228FNA0	36228FLS3
36228FNB8	36228FLS3
36228FNC6	36228FLU8
36228FND4	GSRPM 2003-2
36228FNE2	36228FWH5
36228FNF9	36228FWJ1
36228FNG7	36228FWK8
36228FNH5	36228FWL6
36228FNJ1	36228FWM4
36228FNK8	36228FWN2
36228FNK8	36228FWQ5
GSRPM 2002-1	GSRPM 2004-1
361988AA6	36242DGH0
361988AE8	36242DGJ6
361988AG3	36242DGK3
361988AL2	36242DGL1
361988AM0	36242DGM9
361988AM0	36242DGN7
361988AN8	36242DGP2

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

36242DGQ0	576434AV6
36242DGR8	576434AW4
36242DGS6	576434AX2
36242DGT4	576434AY0
MacQuairie Mortgage Funding Trust	576434AZ7
2007-1	576434BA1
556083AA1	576434BB9
556083AB9	576434BD5
556083AC7	576434BE3
556083AD5	576434BC7
556083AE3	576434BF0
556083AF0	576434BG8
556083AG8	576434BH6
MASTR Alternative Loans Trust 2002-1	576434AR5
576434AA2	576434AS3
576434AB0	576434AT1
576434AC8	MASTR 2002-3
576434AD6	576434BR4
576434AE4	576434BT0
576434AF1	576434BW3
576434AG9	MASTR Alternative Loans Trust 2003-2
576434AM6	576434CU6
576434AH7	576434CV4
576434AJ3	576434CW2
576434AK0	576434CX0
576434AL8	576434CY8
576434AN4	576434CZ5
576434AP9	576434DA9
576434AQ7	576434DB7
MASTR Alternative Loans Trust 2002-2	576434DC5
576434AU8	576434DD3

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

576434DR2	MASTR Alternative Loan Trust
576434DS0	Mortgage Series 2003-4
576434DE1	576434EJ9
576434DF8	576434EK6
576434DG6	576434EL4
576434DH4	576434EM2
576434DJ0	576434EN0
576434DK7	576434EP5
576434DL5	576434EQ3
576434DM3	576434ER1
576434DN1	576434ES9
576434DP6	576434ET7
576434DQ4	576434EU4
MASTR Alternative Loans Trust 2003-3	576434EV2
576434DT8	576434EW0
576434DU5	576434EX8
576434DV3	576434EY6
576434DW1	576434EZ3
576434DX9	576434FA7
576434DY7	576434FB5
576434DZ4	MASTR Alternative Loan Trust 2003-5
576434EA8	576434FC3
576434EB6	576434FD1
576434EC4	576434FE9
576434ED2	576434FF6
576434EE0	576434FG4
576434EF7	576434FH2
576434EG5	576434FJ8
576434EH3	576434FK5
	576434FL3
	576434FM1

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

576434FP4	576434GZ1
576434FQ2	576434HA5
576434FR0	576434HB3
576434FS8	576434HC1
576434FT6	576434HD9
576434FU3	576434HE7
576434FV1	576434HF4
576434FW9	576434HG2
576434FX7	576434HH0
576434FY5	576434HJ6
576434GA6	576434HK3
576434GB4	576434HL1

MASTR Alternative Loan Trust 2003-6

576434GD0	576434HM9
576434GE8	576434HN7
576434GG3	576434HP2
576434GH1	576434HQ0
576434GJ7	576434HR8
576434GK4	576434HS6
576434GL2	576434HT4
576434GM0	576434HU1
576434GN8	576434HV9
576434GP3	576434HW7
576434GQ1	576434HX5
576434GR9	576434HY3
576434GS7	576434HZ0
576434GU2	576434JA3
	576434JB1

MAST Alternative Loans Trust 2003-7

576434GW8	576434JC9
576434GX6	576434JD7
576434GY4	576434JE5
	576434JF2

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

576434JG0

576434L28

576434JH8

576434L36

576434JJ4

576434L44

576434JK1

576434L51

576434JL9

576434L69

576434JM7

576434L77

576434JN5

576434L85

576434JP0

MASTR Alternative Loans Trust 2006-3

576434JQ8

57645DAN2

576434JR6

57645DAS1

57645DAA0

MASTR Alternative Loans Trust 2005-2

57645DAB8

576434H72

57645DAC6

576434H80

57645DAD4

576434H98

57645DAF9

576434J21

57645DAG7

576434J39

57645DAH5

576434J47

57645DAJ1

576434J54

57645DAR3

576434J62

57645DBA9

576434J70

57645DAT9

576434J88

57645DAV4

576434K78

57645DAU6

576434J96

57645DAW2

576434K29

57645DAP7

576434K37

57645DAQ5

576434K45

57645DAX0

576434K52

57645DAY8

576434K60

**MASTR Adjustable Rate Mortgage Trust
 2003-2**

576434K86

576433DE3

576434K94

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

576433DF0	576433HJ8
576433DG8	576433HK5
576433DH6	576433HL3
576433DJ2	576433HM1
576433DK9	576433HN9
576433DL7	576433HP4
576433DM5	576433HQ2
576433DN3	576433HS8
576433DP8	576433HV1
576433DQ6	576433HW9
576433DR4	576433HX7
576433DS2	576433HY5
576433DT0	576433HZ2
576433DU7	576433JB3

**MASTR Adjustable Rate Mortgage Trust
2004-1**

**MASTR Adjustable Rate Mortgages
Trust 2003-4**

576433EQ5	576433JC1
576433ER3	576433JD9
576433ES1	576433JF4
576433EU6	576433JG2
576433EV4	576433JH0
576433EW2	576433JJ6
57433EX0	576433JK3
576433EY8	576433JL1
	576433JM9
	576433JN7

**MASTR Adjustable Rate Mortgage Trust
2003-7**

576433HF6	576433JP2
576433HG4	576433JQ0
576433HH2	576433JR8
	576433JS6
	576433JT4

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

576433JU1	576433LE4
576433JV9	576433LF1
576433JW7	576433LG9
576433JZ0	576433LH7
MASTR Adjustable Rate Mortgage Trust	576433LJ3
2004-2	576433LK0
576433KA3	576433LL8
576433KG0	576433LM6
576433KH8	576433LN4
576433KJ4	576433LP9
576433KK1	576433LQ7
576433KL9	576433LR5
MASTR Adjustable Rate Mortgage Trust	576433LS3
2004-3	576433LT1
576433KM7	576433LU8
576433KN5	MASTR Adjustable Rate Mortgages
576433KP0	Trust 2004-4
576433KQ8	576433LW4
576433KR6	576433LX2
576433KS4	576433LY0
576433KT2	576433LZ7
576433KU9	576433MA1
576433KV7	576433MB9
576433KW5	576433MC7
576433KX3	576433MD5
576433KY1	576433ME3
576433KZ8	576433MF0
576433LA2	576433MG8
576433LB0	576433MH6
576433LC8	576433MJ2
576433LD6	576433MK9

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

576433ML7	Truste 2004-6
576433MM5	576433NQ5
576433MN3	576433NR3
576433MP8	576433NS1
576433MQ6	576433NT9
576433MR4	576433NU6
576433MS2	576433NV4
MASTR Adjustable Rate Mortgages	576433NW2
Trust 2004-5	576433NX0
576433MT0	576433NY8
576433MU7	576433NZ5
576433MV5	576433PA8
576433MW3	576433PB6
576433MX1	576433PC4
576433MY9	576433PD2
576433MZ6	576433PE0
576433NA0	576433PF7
576433NB8	576433PG5
576433NC6	576433PH3
576433ND4	576433PJ9
576433NP7	576433PK6
576433NE2	576433PL4
576433NF9	576433PM2
576433NG7	576433PN0
576433NH5	MASTR Adjustable Rate Mortgages
576433NJ1	Trust 2004-7
576433NK8	576433PP5
576433NL6	576433PQ3
576433NM4	576433PR1
576433NN2	576433PS9
MASTR Adjustable Rate Mortgages	576433PT7

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

576433QD1
576433QK5
576433QL3
576433QC3
576433PW0
576433PX8
576433PY6
576433PZ3
576433QA7
576433QG4
576433QH2
576433QJ8
576433QM1
576433QF6
576433QN9
576433QP4
576433QE9

**MASTR Adjustable Rate Mortgages
Trust 2004-8**

576433QQ2
576433QR0
576433QS8
576433QT6
576433QU3
576433QV1
576433QW9
576433QX7
576433QY5
576433QZ2
576433RA6
576433RB4

576433RC2
576433RD0
576433RE8
576433RF5
576433RG3
BCC0GCDY8

**MASTR Adjustable Rate Mortgages
Trust 2004-9**

576433RH1
576433RJ7
576433RK4
576433RL2
576433RM0
576433RN8
576433RP3
576433RQ1
576433RR9
576433RS7
576433RT5
576433RU2
576433RV0
576433RW8
576433TE6
576433TF3
576433TG1
576433TH9

**MASTR Adjustable Rate Mortgages
Trust 2004-10**

576433SU1
576433SV9
576433SW7

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

576433SX5	576433TQ9
576433SY3	576433TR7
576433SZ0	576433UC8
576433TA4	576433TS5
576433TB2	576433TT3
576433TC0	576433TX4
576433TD8	576433TU0
576433SR8	576433TV8
576433SS6	576433TW6
576433ST4	576433TY2
BCCOGP452	576433TZ9
MASTR Adjustable Rate Mortgages Trust 2004-11	576433UA2
	576433UB0

576433RX6	MASTR Adjustable Rate Mortgages Trust 2004-14
576433RY4	
576433RZ1	576433UX2
576433SA5	576433UY0
576433SB3	576433UZ7
576433SC1	576433VA1
576433SD9	576433VB9
576433SE7	576433VC7
576433SF4	576433VD5
576433SG2	576433VE3
576433TJ5	576433VF0
576433TK2	576433VG8
576433TL0	576433VH6
576433TM8	576433VJ2

MASTR Adjustable Rate Mortgages Trust 2004-12	MASTR Adjustable Rate Mortgages Trust 2004-15
576433TN6	576433VK9
576433TP1	576433VL7

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

576433WR3	576433XR2
576433VM5	576433XF8
576433VN3	576433XS0
576433VP8	576433XG6
576433VQ6	576433XH4
576433VR4	576433XK7
576433VS2	576433XL5
576433VTO	576433XM3
576433VU7	576433XN1
576433VV5	576433XP6
576433VW3	576433WU6
576433VX1	576433WV4
576433VY9	576433WW2
576433VZ6	576433XT8
576433WAO	
576433WB8	
576433WC6	
576433WS1	

**MASTR Adjustable Rate Mortgages
Trust 2005-2**

**MASTR Adjustable Rate Mortgages
Trust 2005-1**

576433WX0	576433XU5
576433WY8	576433XV3
576433WZ5	576433XW1
576433XA9	576433XX9
576433XB7	576433XY7
576433XC5	576433XZ4
576433XD3	576433YA8
576433XE1	576433YB6
576433QX4	576433YC4
	576433YD2
	576433YE0
	576433YF7
	576433YG5
	576433YH3
	576433YJ9

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

576433YK6	576433A48
576433YL4	576433A55
576433YM2	576433A63
MASTR Adjustable Rate Mortgages Trust 2005-3	576433A71
576433YN0	576433C53
576433ZC3	576433A97
576433YP5	576433A89
576433YQ3	576433B21
576433YR1	576433B39
576433ZD1	576433B47
576433ZE9	576433B54
576433YS9	576433B62
576433YV2	576433B70
576433YX8	576433B88
576433YY6	576433B96
576433YZ3	576433C20
576433ZA7	576433C38
576433ZB5	MASTR Adjustable Rate Mortgages Trust 2005-8
576433ZF6	576433E51
576433ZG4	576433F68
576433ZH2	576433E69
576433ZJ8	576433F76
MASTR Adjustable Rate Mortgages Trust 2005-6	576433E77
576433ZX7	576433F84
576433ZY5	576433E85
576433ZZ2	576433E93
576433A22	576433F27
576433A30	576433F35
576433C46	576433F43
	576433F50

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

576433G26	55265KPL7
576433F92	55265KPM5
576433G34	MLMI Series 2003-A2
MASTR Asset Securitization Trust 2002-8	589929M70
55265KNJ4	589929M88
55265KNK1	589929M96
55265KNL9	589929N20
55265KNM7	589929N38
55265KNN5	589929N46
55265KNP0	589929N53
55265KNQ8	589929N61
55265KNR6	589929N79
55265KNS4	589929N87
55265KNT2	589929N95
55265KNU9	589929P28
55265KNV7	589929P36
55265KNW5	589929P44
55265KNX3	589929P51
55265KNY1	589929P69
55265KNZ8	589929P77
55265KPA1	589929P85
55265KPB9	589929P93
55265KPC7	589929Q27
55265KPD5	589929Q27
55265KPE3	589929Q35
55265KPF0	589929Q43
55265KPG8	589929Q50
55265KPH6	MLMI Series 2003-A4
55265KPJ2	589929W53
55265KPK9	589929W61
	589929W79

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

65535VDZ8	86358HSK6
65535VEA2	86358HSL4
65535VED6	86358HSM2
65535VEE4	86358HSN0
65535VEJ3	Structured Asset Mortgage Investments, Inc. 2004-AR6
65535VEL8	86359LEV7
65535VEM6	86359LFJ3
N/C101938	86359LEW5
N/C102062	86359LFK0
Nomura 2005-S1	86359LEX3
65535VJT6	86359LEY1
65535VJU3	86359LEZ8
65535VJV1	86359LFA2
65535VJY5	86359LFB0
65535VJZ2	86359LFC8
65535VKA5	86359LFD6
Structured Asset Mortgage Investments Inc. 2003-AR1	86359LFE4
86358HRV3	86359LFF1
86358HRW1	86359LFG9
86358HRX9	86359LFH7
86358HRY7	Structured Asset Mortgage Investments Inc. 2005-AR1
86358HRZ4	86359LGS2
86358HSA8	86359LGT0
86358HSB6	86359LGU7
86358HSD2	86359LGV5
86358HSE0	86359LGW3
86358HSF7	86359LGX1
86358HSG5	86359LGY9
86358HSH3	86359LGZ6
86358HSJ9	

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

86359LHA0	863572GN7
86359LHB8	863572GL1
86359LHC6	863572GA5
86359LHD4	863572GK3
86359LHE2	863572GM9
86359LHF9	STRUCT952R
Structured Asset Securities Corp. 2001-8A	863572GB3
86358RBT3	863572GG2
86358RBU0	863572GB3
86358RCB1	SASCO 2001-9
86358RCC9	86358REP8
86358RCE5	86358REU7
86358RCF2	86358RFB8
86358RCG0	86358RFC6
86358RCH8	86358RFE2
86358RCJ4	86358RFJ1
86358RCK1	86358RFM4
86358RCL9	86358RFQ5
86358RCM7	86358RFT9
86358RCN5	86358RFU6
86358RCR6	86358RFV4
86358RCU9	86358RFW2
86358RCV7	86358RFX0
86358RCW5	86358RFY8
SASCO 1995-2	86358RFZ5
863572GE7	86358RGA9
STRUCT952R2	86358RGC5
863572GC1	86358RGD3
863572GC1	86358RGE1
863572GD9	86358RGB7
	Structured Asset Securities 2002-4H

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

86358RWY9	881561XE9
86358RWZ6	Terwin 2005-13SL
86358RXA0	881561E26
86358RXD4	881561E42
86358RXE2	881561E59
86358RXF9	881561E67
86358RXG7	881561E75
86358RXH5	881561E83
86358RXJ1	881561C77
86358RXK8	881561C85
86358RXL6	881561C93
Structured Asset Securities Corp. M/L	881561D43
2002-9	881561D68
86358RB55	881561D76
86358RC21	Terwin 2006-2HGS
N/A51382	53199BAB1
Terwin 2005-9HGS	881561P24
881561WQ3	881561P32
881561WR1	881561P40
881561WS9	881561P57
881561WT7	881561P65
881561WU4	881561P73
881561WV2	881561Q23
881561WW0	881561Q72
881561WX8	881561Q80
881561WY6	881561Q98
881561XA7	881561R22
881561XB5	881561R30
881561XB5	Terwin 2006-4SL
881561XC3	881561W91
881561XD1	881561X25

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

881561X33	88156CAT7
881561X41	N/A139243
881561X58	Terwin 2006-HF-1
881561Y32	881561R55
881561Y73	881561R63
881561Y73	881561R71
881561Y81	881561R89
881561Y99	881561R97
881561Z23	881561S21
881561Z31	881561S39
Terwin 2006-6	881561S54
8815613C6	881561S62
8815612T0	881561S88
8815612U7	881561S96
8815612W3	881561T20
8815612X1	881561T38
8815612Y9	881561T46
8815613H5	Truman 2004-1
8815613J1	897896AN6
8815613K8	897896AP1
8815613L6	897896AR7
8815613M4	897896AS5
88156CAA8	897896AT3
88156CAB6	N/A83176
88156CAJ9	N/A83177
88156CAK6	Truman 2005-1
88156CAN0	897896BD7
88156CAP5	897896BE5
88156CAQ3	897896BF2
88156CAR1	897896BG0
88156CAS9	N/A129365

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

N/A129366	86358HRX9
Truman 2006-1	86358HRY7
89789KAA3	86358HRZ4
89789KAB1	86358HSA8
89789KAC9	86358HSB6
89789KAD7	86358HSD2
N/A140743	86358HSE0
N/A140744	86358HSF7
RASC 2003-K10W RESIDENTIAL ASSET SECURITIES CORPORATION	86358HSG5
76110WVJ2	86358HSH3
Home Loan Trust 1998-HI2	86358HSJ9
76110VBE7	86358HSK6
76110VBF4	86358HSL4
76110VBG2	86358HSM2
76110VBHO	86358HSN0
76110VBJ6	SASC 2002-4H STRUCTURED ASSET SECURITIES CORPORATION
76110V8K3	86358RWY9
76110VBL1	86358RWZ6
76110VBM9	86358RXA0
76110VBN7	86358RXB8
76110VBP2	86358RXC6
BCC02F7A5	86358RXD4
Home Loan Trust 1999-HI1	86358RXE2
76110VBS6	86358RXF9
76110VBT4	86358RXG7
76110VBU1	86358RXH5
76110VBV9	86358RXJ1
76110VBW7	86358RXK8
76110VBX5	86358RXL6
BCC02RX36	MASTR 2003-2 MASTR ASSET SECURITIZATION TRUST
SAMI 2003-AR1 STRUCTURED ASSET MORTGAGE INVESTMENTS INC	55265KRL5
86358HRV3	55265KRM3
86358HRW1	55265KRN1
	55265KRP6
	55265KRQ4
	55265KRR2

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

55265KRS0	SECURITIZATION TRUST
55265KRT8	55265KTG4
55265KRU5	55265KTH2
55265KRV3	55265KTJ8
55265KRW1	55265KTK5
55265KRX9	55265KTL3
55265KRY7	55265KTM1
55265KRZ4	55265KTN9
55265KSA8	55265KTP4
55265KSB6	55265KTQ2
55265K SC4	55265KTR0
55265KSD2	55265KTS8
55265KSE0	55265KTT6
55265KSF7	55265KTU3
55265KSG5	55265KTV1
55265KSH3	55265KTW9
55265KSJ9	55265KTX7
55265KSK6	55265KTY5
55265KSL4	55265KTZ2
55265KSM2	55265KUA5
55265KSN0	55265KUB3
55265KSP5	55265KUC1
55265KSQ3	55265KUD9
55265KSR1	55265KUE7
55265KSS9	55265KUG2
55265KST7	55265KUH0
55265KSU4	55265KUK3
55265KSV2	55265KUJ6
55265KSW0	55265KUM9
55265KSX8	55265KUV9
55265KSY6	55265KUL1
55265KSZ3	55265KUW7
55265KTA7	55265KUN7
55265KTB5	55265KUP2
55265KTC3	55265KUQ0
55265KTD1	55265KUR8
55265KTE9	55265KUS6
55265KTF6	55265KUT4
	55265KUU1

MASTR 2003-3 MASTR ASSET

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

**MASTR 2003-4 MASTR ASSET
SECURITIZATION TRUST**

55265KUX5
55265KUY3
55265KUZ0
55265KVA4
55265KVB2
55265KVC0
55265KVD8
55265KXD6
55265KVE6
55265KVF3
55265KVG1
55265KVH9
55265KVI5
55265KVK2
55265KVL0
55265KVM8
55265KVN6
55265KVP1
55265KVQ9
55265KVR7
55265KVS5
55265KVT3
55265KVU0
55265KVV8
55265K VW6
55265KVX4
55265K VY2
55265KVZ9
55265KWA3
55265KWB1
55265KWC9
55265KWD7
55265KWE5
55265KWF2
55265K WG0
55265KWH8
55265KWJ4
55265KWK1

55265KWL9
55265KWM7
55265KWN5
55265KWP0
55265KWQ8
55265KWR6
55265KWS4
55265KWT2
55265KWU9
55265KWV7
55265KWW5
55265KWX3
55265KWY1
55265KWZ8
55265KXA2
55265KXB0
55265KXC8

SMSC 1992-2
805570AE8
805570AF5
BCC00UZ39
BCC00UZ47

SMSC 1992-3
805570AG3
805570AH1
BCC00W9V2
BCC00W9W0

SMSC 1992-4
805570A37
805570AK4
BCC00WZV3
BCC00WZW1

**SMSC 1992-6 SAXON MORTGAGE
SECURITIES CORPORATION**

805570AL2
805570AM0
BCC00XLC8

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit A

BNY Mellon RMBS Trusts

**SMSC 1994-2 SAXON MORTGAGE
SECURITIES CORPORATION**

805570DH8
805570DJ4
805570DK1
805570DL9
805570DM7
805570DN5
805570DP0
805570DQ8
805570DR6
805570DS4
805570DT2
805570DU9
805570DV7
805570DW5
805570DY1
805570DZ8
805570EA2
805570HV3
BCC01E3Y1

**RYMS 1991-16 RYLAND MORTGAGE
SECURITIES CORP.**

783766GX0
783766GW2
783766GZ5
783766GY8
BCC00FM44
BCC00FM51

**Residential Asset Acquisition Corp, Inc.,
NIM, 2006-RX1**

**RYMS 1991-15 RYLAND MORTGAGE
SECURITIES CORP.**

783766GU6
783766GT9
783766GV4
BCC00KBC7
BCC00KBD5

805570DX3

The CUSIP numbers appearing herein have been included solely for the convenience of the Holders. No representation is made as to the correctness of the CUSIP numbers either as printed on the certificates or notes related to the Trusts or as contained in this notice.

Exhibit B - The Holder FGIC Settlement Notice

**TIME SENSITIVE NOTICE
REGARDING SETTLEMENT AGREEMENT AMONG THE RESCAP DEBTORS,
FINANCIAL GUARANTY INSURANCE COMPANY AND THE FGIC TRUSTEES**

NOTICE IS HEREBY GIVEN BY:

**THE BANK OF NEW YORK MELLON,
THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A.,
U.S. BANK NATIONAL ASSOCIATION,
WELLS FARGO BANK, N.A., AND
LAW DEBENTURE TRUST COMPANY OF NEW YORK**

**IN THEIR SEVERAL CAPACITIES AS TRUSTEES, INDENTURE TRUSTEES
AND/OR SEPARATE TRUSTEES (COLLECTIVELY, THE “FGIC TRUSTEES” AND
EACH, AN “FGIC TRUSTEE”), TO THE HOLDERS (THE
“CERTIFICATEHOLDERS”) OF CERTIFICATES, NOTES OR OTHER SECURITIES
(COLLECTIVELY, THE “CERTIFICATES”) UNDER THE RESIDENTIAL
MORTGAGE-BACKED SECURITIZATION TRUSTS IDENTIFIED ON SCHEDULE A
TO THIS NOTICE (COLLECTIVELY, THE “FGIC TRUSTS” AND EACH A “FGIC
TRUST”).**

**THIS NOTICE CONTAINS IMPORTANT TIME-SENSITIVE INFORMATION FOR
CERTIFICATEHOLDERS AND OTHER PERSONS POTENTIALLY INTERESTED IN
THE FGIC TRUSTS. ALL DEPOSITORIES, CUSTODIANS AND OTHER
INTERMEDIARIES RECEIVING THIS NOTICE, AS APPLICABLE, ARE
REQUESTED TO EXPEDITE ITS RE-TRANSMITTAL TO CERTIFICATEHOLDERS
IN A TIMELY MANNER. FAILURE TO ACT PROMPTLY IN COMPLIANCE WITH
THIS PARAGRAPH MAY IMPAIR THE ABILITY OF THE CERTIFICATEHOLDERS
ON WHOSE BEHALF SUCH INTERMEDIARIES ACT TO CONSIDER THE
MATTERS DESCRIBED IN THIS NOTICE IN A TIMELY FASHION.**

Dated: June 4, 2013

This notice (the “**Notice**”) is given to you by the FGIC Trustees under the Pooling and Servicing Agreements (including Series Supplements and Standard Terms of Pooling and Servicing Agreements), and Indentures and related Servicing Agreements (collectively, the “**Governing Agreements**”) governing the FGIC Trusts. This Notice incorporates by reference the notice given by the RMBS Trustees (as defined therein) regarding (A) the Plan Support Agreement, dated May 13, 2013 (the “**Plan Support Agreement**”), among the ResCap Debtors and the RMBS Trustees (including the FGIC Trustees), among others, and (B) the Settlement Agreement among the Debtors, Financial Guaranty Insurance Company and Certain of the RMBS Trustees (including the FGIC Trustees), dated May 24, 2013 (the “**May 24 Notice**”). In the event of any inconsistencies between the May 24 Notice and this Notice, this Notice shall govern.

Capitalized terms used but not defined herein shall have the meanings assigned to them in the Governing Agreements or in the FGIC Settlement Agreement, as defined below.

THIS NOTICE CONCERNS A PROPOSED SETTLEMENT OF, AMONG OTHER THINGS, THE PRESENT AND FUTURE CLAIMS OF THE FGIC TRUSTS AGAINST FINANCIAL GUARANTY INSURANCE CORPORATION (“FGIC”) UNDER THE INSURANCE POLICIES (THE “POLICIES”) ISSUED BY FGIC IN RESPECT OF THE TRUSTS.¹

IF THE FGIC SETTLEMENT AGREEMENT IS APPROVED BY THE STATE COURT AND THE BANKRUPTCY COURT, IT WILL BIND EACH APPLICABLE FGIC TRUST AND THE RELATED CERTIFICATEHOLDERS. THE PROPOSED FGIC SETTLEMENT AGREEMENT MATERIALLY AFFECTS THE INTERESTS OF THE CERTIFICATEHOLDERS. THE FGIC TRUSTEES THEREFORE RESPECTFULLY REQUEST THAT ALL CERTIFICATEHOLDERS AND OTHER NOTICE RECIPIENTS READ THIS NOTICE AND RELATED MATERIALS CAREFULLY IN CONSULTATION WITH THEIR LEGAL AND FINANCIAL ADVISORS. CERTIFICATEHOLDERS THAT DO NOT WANT THE FGIC SETTLEMENT AGREEMENT TO BECOME EFFECTIVE SHOULD CONSIDER OBJECTING TO ITS APPROVAL IN THE STATE COURT ON OR BEFORE THE DEADLINE OF JULY 16, 2013 AT 3:00 P.M. (PREVAILING EASTERN TIME) AND/OR IN THE BANKRUPTCY COURT ON OR BEFORE THE DEADLINE THAT WILL BE SET ONCE THE NOTICE OF THE MOTION TO APPROVE THE FGIC SETTLEMENT AGREEMENT IS FILED (SUCH NOTICE IS EXPECTED TO BE FILED ON OR BEFORE JUNE 7, 2013).²

I. Background--ResCap Bankruptcy Filing and FGIC Rehabilitation Proceeding.

On May 14, 2012, Residential Capital, LLC, and certain of its direct and indirect subsidiaries (collectively, “**ResCap**” or the “**Debtors**”) filed voluntary petitions under Chapter 11 of the United States Bankruptcy Code (the “**Bankruptcy Code**”) in the United States Bankruptcy Court for the Southern District of New York (the “**Bankruptcy Court**”) (*In re Residential Capital, LLC*, Case No. 12-12020 (MG) and related cases) (collectively, the “**Chapter 11 Cases**”). To obtain information regarding the Chapter 11 Cases, please see Section VI, below.

Pursuant to an order dated June 28, 2012, the Supreme Court of the State of New York (the “**State Court**”) appointed Benjamin M. Lawskey, Superintendent of Financial Services of the State of New York, as rehabilitator (the “**Rehabilitator**”) of FGIC in the rehabilitation proceeding styled *In the Matter of the Rehabilitation of Financial Guaranty Insurance Company*, Index No. 401265/2012 (the “**Rehabilitation Proceeding**”).

¹ Terms not otherwise defined in these initial summary paragraphs are defined below.

² When the notice of the motion seeking Bankruptcy Court approval of the FGIC Settlement Agreement (the “**FGIC Motion**”) is filed with the Bankruptcy Court, it will be available at <http://www.rescaprmbssettlement.com>, or from The Garden City Group (“**GCG**”) by contacting GCG in the manner described in Section VI, below, and other means as set forth in Section VI. Any Certificateholder of a FGIC Trust may object to the approval of the FGIC Settlement Agreement in the Bankruptcy Court pursuant to the terms of the FGIC Motion.

Exhibit B - The Holder FGIC Settlement Notice

II. The FGIC Settlement Agreement.

On May 23, 2013, ResCap, FGIC, and the FGIC Trustees as trustees or separate trustees under the FGIC Trusts, and certain other parties (collectively, the “**FGIC Settlement Parties**”) entered into a settlement agreement (the “**FGIC Settlement Agreement**”) pursuant to which the FGIC Settlement Parties settled their claims against each other, including the claims of the FGIC Trusts against FGIC for claims under the Policies under which FGIC insured the payment of principal and interest owing on certain of the Certificates. According to the terms of the FGIC Settlement Agreement, among other things, (a) each FGIC Settlement Party shall release the other FGIC Settlement Parties in respect of the Policies and other Policy Agreements (as defined in the FGIC Settlement Agreement), including the release by the FGIC Trusts of current claims in the amount of at least \$789 million, and future claims against FGIC, (b) FGIC will pay to the FGIC Trusts for distribution to Certificateholders holding Certificates insured by the Policies cash in the aggregate amount of \$253.3 million in settlement of the FGIC Trusts’ claims against FGIC, (c) the FGIC Trustees shall release the Debtors in respect of Origination-Related Provisions (as defined in the FGIC Settlement Agreement), (d) FGIC will not be liable for any further payments under the Policies and other Policy Agreements, and (e) the FGIC Trusts will no longer make premium, reimbursement, or other payments to FGIC.³ Copies of the FGIC Settlement may be obtained at <http://www.rescaprmbssettlement.com>, at www.fgicrehabilitation.com or from GCG by contacting GCG in the manner described in Section VI, below.

In accordance with the allocation methodology set forth in Exhibit F to the FGIC Settlement Agreement, the FGIC Trustees, in consultation with their advisors, will have sole and exclusive authority to determine the share of the \$253.3 million payable to each FGIC Trust and the allocation of such share among the CUSIPs issued by each such FGIC Trust that are insured by a Policy. On or before July 3, 2013, the FGIC Trustees will notify FGIC in writing of the cash amount that FGIC shall pay to each FGIC Trust once the FGIC settlement is effective.

As of July 3, 2013, the FGIC Trustees will make available to any Certificateholders holding Certificates insured by a Policy information as to the cash amount that FGIC will pay to the FGIC Trust(s) that issued such Certificates, provided that any such Certificateholder submits a proper request for such information to the FGIC Trustee(s) for such FGIC Trust(s), and provides appropriate verification of its holdings.

³ Pursuant to the FGIC Settlement Agreement, FGIC will receive an allowed claim against certain of the Debtors in the aggregate amount of (i) approximately \$934 million, if the chapter 11 plan contemplated by the Plan Support Agreement attached to the FGIC Settlement Agreement as Exhibit C goes effective, or (ii) \$596.5 million, if the Plan Support Agreement is terminated in accordance with its terms and the chapter 11 plan contemplated thereby does not go effective, subject to FGIC’s right to assert a claim against each of three of the Debtors, in each case up to the amount of \$596.5 million. FGIC has agreed under the Plan Support Agreement to cap its recovery from ResCap under (i), above, to \$206.5 million. For more information on the Plan Support Agreement, please review the May 24 Notice.

Exhibit B - The Holder FGIC Settlement Notice

CERTIFICATEHOLDERS OF A FGIC TRUST ARE URGED TO REVIEW CAREFULLY THE FGIC SETTLEMENT AGREEMENT AND TO CONSULT WITH THEIR ADVISORS.

III. The Rehabilitation Proceeding and Related Deadlines.

On May 29, 2013, an affirmation (the “**Affirmation**”) in support of the Rehabilitator’s motion for an order approving the FGIC Settlement Agreement and relevant portions of the Plan Support Agreement was filed in the State Court. On May 30, 2013, the State Court entered an order to show cause (the “**Order to Show Cause**”) setting forth a schedule of deadlines and the date of a hearing to consider approval of the FGIC Settlement Agreement and relevant portions of the Plan Support Agreement (the “**State Court Hearing**”). Copies of the Affirmation and the Order to Show Cause may be obtained at www.fgicrehabilitation.com, at <http://www.rescaprmbssettlement.com> or from GCG by contacting GCG in the manner described in Section VI, below. Pursuant to the Order to Show Cause, the State Court Hearing will take place on August 6, 2013 at 10:00 a.m. at IAS Part 36, Room 428, thereof, at the Courthouse located at 60 Centre Street, New York, New York.

Any Certificateholder objecting to any aspect of the FGIC Settlement Agreement must file an objection with the State Court, and serve a copy of such objection via email upon gary.holtzer@weil.com and joseph.verdesca@weil.com, attorneys for the Rehabilitator, so that such objection is received on or before July 16, 2013 at 3:00p.m. (the “State Court Objection Deadline**”).**

If no objection is filed on or before the State Court Objection Deadline, pursuant to the Order to Show Cause, the State Court may approve the FGIC Settlement Agreement without holding the State Court Hearing.⁴

IV. Certificateholders Can Object to the FGIC Settlement Agreement.

Any Certificateholder objecting to any aspect of the FGIC Settlement Agreement can file an objection with the Bankruptcy Court as set forth in footnote 2, above, and/or in the State Court as set forth in Section III, above. If a Certificateholder of a FGIC Trust does not file a timely objection to the FGIC Settlement Agreement in the Bankruptcy Court or Rehabilitation Proceeding or if such Certificateholder’s timely objection(s) are overruled, so long as the FGIC Settlement Agreement is approved by the Bankruptcy Court and the State Court, such Certificateholder will be bound by the terms of the FGIC Settlement Agreement.⁵ If approved

⁴ As noted in footnote 2, above, Certificateholders of a FGIC Trust may also object to the FGIC Motion in the Bankruptcy Court.

⁵ Note that Bankruptcy Court approval of a plan of reorganization for the Debtors is *not* a condition to the effectiveness of the FGIC Settlement Agreement. By its terms, the FGIC Settlement Agreement will become effective if and when both the Bankruptcy Court and the Rehabilitation Court have entered final orders approving it. The May 24 Notice incorrectly stated that the Bankruptcy Court approval of a plan of reorganization for the Debtors was a condition to the effectiveness of the FGIC Settlement Agreement.

by the Bankruptcy Court and the State Court, all Certificateholders holding Certificates insured by FGIC's Policies, and any other persons or entities who received this Notice, will be bound by the FGIC Settlement Agreement and the settlements, releases and discharges contained therein, regardless of whether any Certificateholder or other person or entity appeared before the Bankruptcy Court and/or at the State Court Hearing or submitted an objection.

Certificateholders should review with their advisors the relevant Governing Agreements and any applicable orders that have been entered by the State Court, including the Order of Rehabilitation, dated June 28, 2012, to determine what legal position, if any, they intend to assert.

V. This Notice Is a Summary.

This Notice is not intended as, nor does it provide, a detailed restatement of the FGIC Settlement Agreement, relevant law or relevant legal procedures. The FGIC Trustees do not intend to send any further notices with respect to the matters addressed herein, and Certificateholders and other potentially interested persons are urged to review carefully the FGIC Settlement Agreement, any related notices, and other related pleadings that have been filed, and that subsequently may be filed, in the Chapter 11 Cases and in the Rehabilitation Proceeding, and to consult with their own legal and financial advisors.

VI. Other Sources of Information.

Information relevant to the FGIC Settlement Agreement, the Plan Support Agreement, and any notices thereof will be available at <http://www.rescaprmbssettlement.com>, which will be updated regularly with related material documents filed or orders entered by the Bankruptcy Court and the State Court. Certificateholders may also access documents filed in the Rehabilitation Proceeding at www.fgicrehabilitation.com. If a Certificateholder has any questions or would like to request copies of any of the relevant documents, Certificateholders may call GCG at (866) 241-7538 in the United States, +1 (202) 470-4565 outside the United States, or send an email to questions@rescaprmbssettlement.com.

Certificateholders may also obtain any documents filed with the Bankruptcy Court in the Chapter 11 Cases by visiting ResCap's claims agent website at <http://www.kccllc.net/rescap>, or by logging on to PACER at <https://www.uscourts.gov> (a small fee is charged for this service). Documents filed in the Chapter 11 Cases may also be viewed during normal business hours at the Clerk's Office of the Bankruptcy Court, located at One Bowling Green, New York, New York 10004.

The Committee appointed in the Chapter 11 Cases has established an official website (the "**Committee Website**"), on which basic information concerning the Chapter 11 Cases has been posted, including, but not limited to, relevant contact information, upcoming dates and deadlines, statements and schedules filed by ResCap and a list of answers to frequently asked questions. The Committee Website can be reached at <http://dm.epiq11.com/RES/Project>.

Inquiries with respect to any particular FGIC Trust for which The Bank of New York Mellon, The Bank of New York Mellon Trust Company, N.A., U.S. Bank National Association, or Wells Fargo Bank, N.A. serves as FGIC Trustee may be directed to the FGIC Trustee for such FGIC Trust using the "RMBS Trustee Contact Information" for such FGIC Trustee at <http://www.rescaprmbssettlement.com>. With respect to those FGIC Trusts for which Law Debenture Trust Company of New York serves as separate FGIC Trustee, inquiries may be directed to nytrustco@lawdeb.com. With respect to all other trusts, Certificateholders of those trusts should refer to their respective Governing Agreements for contact information.

VII. Other Matters.

Certificateholders and other persons interested in the FGIC Trusts should not rely on the FGIC Trustees, or on counsel or other advisors retained by the FGIC Trustees, as their sole source of information.

Please note that the foregoing is not intended and should not be construed as investment, accounting, financial, legal or tax advice by or on behalf of the FGIC Trustees, or their directors, officers, affiliates, agents, attorneys or employees. Each person or entity receiving this Notice should seek the advice of its own advisers in respect of the matters set forth herein.

Please be further advised that each of the FGIC Trustees reserves all of the rights, powers, claims and remedies available to it under the Governing Agreements and applicable law. No delay or forbearance by an FGIC Trustee to exercise any right or remedy accruing upon the occurrence of a default, or otherwise under the terms of the Governing Agreements, other documentation relating thereto or under applicable law, shall impair any such right or remedy or constitute a waiver thereof or acquiescence therein.

Each of the FGIC Trustees expressly reserves its rights under each applicable Governing Agreement, including without limitation, its right to recover in full its fees and costs (including, without limitation, fees and costs incurred or to be incurred by such FGIC Trustee in performing its duties, indemnities owing or to become owing to such FGIC Trustee, compensation for such FGIC Trustee's time spent and reimbursement for fees and costs of counsel and other agents it employs in performing its duties or to pursue remedies) and its right, prior to exercising any rights or powers in connection with any applicable Governing Agreement at the request or direction of any Certificateholder, to receive security or indemnity satisfactory to it against all costs, expenses and liabilities which might be incurred in compliance therewith, and all rights that may be available to it under applicable law or otherwise.

Please be advised that with respect to any particular inquiry from individual Certificateholders, a FGIC Trustee may conclude that a specific response to such inquiry is not consistent with requirements under applicable law and regulation of equal and full dissemination of information to all Certificateholders.

THE BANK OF NEW YORK MELLON, THE BANK OF NEW
YORK MELLON TRUST COMPANY, N.A., U.S. BANK
NATIONAL ASSOCIATION, WELLS FARGO BANK, N.A.,
AND LAW DEBENTURE TRUST COMPANY OF NEW YORK,
severally, as trustees, and/or indenture trustees or separate trustees
of the FGIC Trusts